THE RAND-McNALLY

INDEXED

BANKERS' MONTHLY

MARCH, 1899

SIXTEENTH YEAR

NUMBER 3

CONTENTS

	PAGE
WILLIAM BARBERIE HOWELL—A SKETCH	241
LOST USE OF THE BANK NOTE	243
BRITISH INFLUENCE ON CURRENCY REFORM	250
COMMERCIAL VS SAVINGS BANKS. Charles W. Sumner	260
DIVISION OF ISSUE AND REDEMPTION	263
COMMERCIAL AND FINANCIAL OUTLOOK	266
OPERATION OF CANADIAN TARIFF	273
TRADE RELATIONS WITH GERMANY	275
BANKING LEGISLATION AND DECISIONS	278
INFORMATION FOR BOND BUYERS	288
BANK NOTES	299
NOTES OF INTEREST TO BANKERS	305
TABULATED BANKING INTELLIGENCE	308
DIRECTORY OF ATTORNEYS	310

PUBLISHED BY

RAND, McNALLY & CO. CHICAGO ILL.

EASTERN BRANCH 142 FIFTH AVENUE, NEW YORK CITY

COPYRIGHT 1899 BY RAND, McNALLY & CO.

20 CENTS A COPY

$ 2.00 A YEAR.

THE

CHASE NATIONAL BANK

OF THE CITY OF NEW YORK

CAPITAL, ... $1,000,000
SURPLUS, ... 1,000,000

H. W. CANNON, President.

[illegible] T. MILLS, [illegible] C. C. BLADE, [illegible]

[illegible] United States, [illegible] the City of New York.

TRANSACT A GENERAL BANKING BUSINESS.

Accounts of Banks and Bankers received on favorable terms.

Prompt attention given correspondence and monthly statements mailed on last day of each month.

Buy and sell United States Bonds and make transfers and exchanges of Bonds in Washington without charge for services.

THE MERCHANTS' LOAN & TRUST CO. BANK.. ESTABLISHED 1857.

DIRECTORS.

MARSHALL FIELD
CYRUS H. McCORMICK.
JOHN W. DOANE.
ALBERT KEEP.
LAMBERT TREE.
AUGUSTUS H. BURLEY.
ELIAS T. WATKINS.
ENOS M. BARTON.
ERSKINE M. PHELPS.
ORSON SMITH.
MOSES J. WENTWORTH.
EDMUND D. HULBERT.

CORNER DEARBORN AND WASHINGTON STREETS,
CHICAGO, ILL.

CAPITAL, - - $2,000,000
SURPLUS, - - 1,550,000

OFFICERS.

ORSON SMITH, President.
E. D. HULBERT, Vice-President.
J. G. ORCHARD, Cashier.
F. N. WILDER, Assistant Cashier.

Accounts of Banks, Bankers, and others solicited.
Foreign Exchange bought and sold.
Travelers' and Commercial Letters of Credit issued, available in all parts of the world.
Cable Transfers.
Collections made on favorable terms and promptly remitted for.

BANKING IN ALL ITS BRANCHES.

MECHANICS NATIONAL BANK OF PHILADELPHIA

Capital, $500,000. Surplus, $360,000. Profits, $87,000.

MORRIS NEWBURGER, PRESIDENT.
JOHN FIELD, VICE-PRESIDENT.
THOS. ROBERTS, 2D VICE-PRESIDENT.
W. H. CURTIS, JR., CASHIER.

W. B. HOWELL,
Member Board of U. S. General Appraisers.

BANK OF BUFFALO
BUFFALO, NEW YORK.
Capital, - $300,000.00
Surplus, - 300,000.00
ELLIOTT C. McDOUGAL, President.
SHERMAN S. ROGERS, Vice-President.
JOHN L. DANIELS, Cashier.
GEORGE MEADWAY, Ass't Cashier.
SPECIAL ATTENTION GIVEN TO COLLECTIONS ON BUFFALO AND VICINITY.
ACCOUNTS OF BANKS AND BANKERS RECEIVED ON THE MOST FAVORABLE TERMS CONSISTENT WITH SOUND BANKING.

THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 17. CHICAGO, MARCH, 1899. NUMBER 3.

WILLIAM BARBERIE HOWELL.

William Barberie Howell, Assistant Secretary of the Treasury, who has just been appointed a member of the Board of General Appraisers, is the grandson of the late William C. Howell, the first Republican Mayor of Trenton. The new appointee was born in Freehold, Monmouth County, July 5, 1865. His father, William H. Howell, was at that time cashier of the First National Bank of Freehold, but in a few years he was called to Hightstown, in Mercer County, and established the First National Bank of that place.

Mr. Howell received a common-school education and also took a business course at the Spencerian Business College in Washington, graduating from that college in 1882. In June, 1882, he was appointed by Secretary Folger to a messenger's position in the Treasury Department.

In October, 1883, Mr. Howell entered the first competitive examination held under the civil service law of 1883, and having received a high rating, he was appointed in January, 1884, to a $900 clerkship in the internal revenue bureau of the Treasury Department. Being a skilled stenographer, his services were utilized in that capacity in the several bureaus and divisions of the department. By reason of this fact he became peculiarly familiar with the different complicated branches of the departmental service.

Mr. Howell was promoted through the several grades in the departmental service, and in October, 1891, was appointed a special employe in the customs service. During his service in the department he attended the Columbian Law School of Washington, graduated from that institution in 1891 and was admitted to the bar.

He has been for ten years the confidential assistant to the assistant secretaries in charge of customs, including Gen. Spaulding and Mr. Hamlin, and the experience he has had in that position has thoroughly equipped him for the

position of Assistant Secretary of the Treasury. To this position he was appointed by President McKinley early in this administration. He has had charge under Secretary Gage of all matters relating to customs, and he has probably a greater knowledge of our intricate customs laws and practice than any one in the United States. His integrity is grounded upon years of faithful, capable and honest service. His case furnishes a striking instance of the wisdom of the civil service law.

REFORMS TO BE GRADUAL.

It is said that the contemplated financial reforms in Italy will be made by degrees, without disturbing the equilibrium between the national revenue and expenditure. Notwithstanding the expenditure caused by the disturbances in the country, and the loss of revenue from the temporary suspension of the duties on corn, the financial year 1897-98 closed with a deficit of less than a million lire. Owing to engagements entered into for the construction of railways, and to losses on exchange, there would be estimated deficits of fourteen and a half million and thirty-one and a half million lire in the next two years, and these would be met partly by public debt operations, and partly by the money accruing to the Government through the suppression of the religious corporations. The public debt at present amounts to five hundred and sixty million lire, and in order to reduce the rate of exchange caused by the supplementary circulation of the banks of issue, it is proposed to convert a large amount of the 4½ per cent Treasury bonds into consolidated debt. There will be no necessity to issue a fresh loan this year or next. It is intended to abolish the local octroi duties on bread and flour, and the communes will be reimbursed half their loss either by a reduction of state taxes or by new duties on other articles. Quite a new aspect is likely to be given to the future of Italian finance, owing to the renewal of commercial relationships between that country and France.

IN WHAT CATEGORY IS BANKING?

Is banking a trade or a profession? That depends upon the banker. The man who worms along in a narrow groove gets a fixed vision and a contracted brain. He becomes a shopkeeper of money. To one of wider view the functions take the dignity of a profession. The field of usefulness is wide. The range of activity great. To analyze accounts, to read markets, to understand aright the tides and cross currents in the flow of money, to be able to give duty the benefit of every doubt, to have the courage not to take more than the ordinary risks of business, is to know a banker's primer. Such, in brief, is the answer of an eminent American to the question.—London Bankers' Magazine.

LOST USE OF THE BANK NOTE.

The American people have been deprived for a generation of one of the most valuable instruments of commerce—the bank note. This is the key-note of Secretary Gage's address before the Virginia Bankers' Association, the annual meeting of which was held on February 22d at Richmond. The Secretary points out in the clearest manner that the bank note is the perfected result of the development of machinery for effecting exchanges, and he demonstrates its superior efficiency as an instrument of commerce when surrounded with proper legislative safeguards. The failure to make use of so valuable an instrument, the Secretary argues, constitutes a real economic loss. The substitution of the greenback was the substitution of an inferior agent, and he illustrates his point by telling the story of a railroad president who was managing a road which was just paying expenses, and who said if he could throw his forty old engines into the scrap pile and replace them with engines entirely up to date he could pay dividends. The address will be found to contain much valuable material supporting the arguments in favor of bank currency. It is a decided addition to the literature on the subject. The following is the address in full:

Whatever may be the truth as to the order of creation and the story of our earth, whether they were the result of an imperial mandate under whose influence they stood forth, or whether developed by a slow evolutionary movement reaching over a period of unrecorded time, it is certain that since man came upon the scene his development in knowledge, industry and art has been along the line of a slow, upward movement. In his beginning as a tiller of the soil he knew nothing better as a tool than the crooked stick lying conveniently at his hand. By gradual steps, reaching over thousands of years, he achieved for himself the modern plow. His first means of transportation were his own shoulders, or preferably, the back of his wife. He soon learned that he could haul his burdens upon a fallen branch of a tree or an uncouth sled dragged across the bare ground. He discovered later that two sections of a tree trunk connected together by an axle reduced friction and made transportation easier, and by steps infinitely slow and painful, he at last realized the giant locomotive, the steel rails and the iron bridge spanning great rivers. He first knew that he could ride upon a floating log, he then learned that this same log, if hollowed out, was increased in buoyancy and could be made to carry a greater burden, and through the long and weary centuries he gained advantage, step by step, until we see under his control the ten-thousand-ton steamship of today. In his relations to his fellows and society we can readily trace a similar movement.

In the early time personal injuries were redressed or avenged by personal retaliation. Later the tribe undertook to redress the injury of its member by asserting the power of the united whole. The feudal system was a step in the upward movement, and at last we see the judicial tribunal, well organized states, written laws and constitutions.

In trade and commerce the story is equally interesting and instructive; beginning in a raw barter, article for article, there followed later on, by a purely natural process, the development of a crude money which became the inter-

mediary in trade. By the refinement of choice, slowly asserting itself, one article after another serving as this common medium of exchange gave place to another of higher and better form, until at last, over all the habitable globe, silver and gold became the acceptable common medium of exchange. The banker was a later comer in this long-developing movement. He began as a mere changer of money on border lands between alien tribes or at the boundaries between different states and peoples. The growth of commerce, the universal desire of men to exchange with each other the products of their respective industry, more settled and less barbaric conditions, the increased power of productivity, and the improved means of intercommunication, developed commerce and gave to the banker a higher mission that he had hitherto exercised. He became an intermediary for the payment of money at distant points. He developed economizing instruments known as bills of exchange, and in the process of time he became the trusted depository of the money of those who did not require it for any present use, and who sought for it a place of convenient safety. The growth of credit marked the period where man was far advanced in his moral and intellectual development, and it would be interesting to stop for a moment, if I could, to consider this powerful influence, the influence of credit, in the world's industrial activities. In the fullness of time the banker became the great intermediary in this field of credit. With his character established—accredited as the possessor of capital—his guarantee to the undertakings of other men became effective to make these undertakings exchangeable for the products of industry, or by a direct credit upon his books, available to those in whom he was satisfied to put his trust, and by the issue of his own notes, which sometimes circulated far, his usefulness as a factor in commerce and trade was enormously enhanced. In all this field to which I have made reference, legislation followed the action of the individual. It never preceded him. It never invented or created. The operation of law was along the line of regulation or restriction. In many particulars the regulation of law worked beneficent ends, by establishing a system of weights and measures, by establishing coinage, fixing weight and fineness to specific quantities of money metal, and giving names to represent each specific coin, like the name dollar, pound, franc. It rendered a great service. It did not, however, thus alter, amend, or rescind, it merely established in convenient form what had hitherto existed in a less convenient form. In coining 25.8 grains of gold into a round disc and in denominating it a dollar, it merely gave one word, "dollar," to take the place of several words, to-wit, "25.8 grains of gold, .9 fine." So when it stamps upon this coin the word dollar it uses the form of expression which translated means: this is 25.8 grains of gold. It did not affect, nor did it intend to affect, the exchangeable equivalent of what it thus put into convenient form. Strange proneness of the human mind to impute to the names of things the virtues and qualities of the things themselves.

Rheumatism is the name for certain pains experienced by the human species. These aches and pains are the expression of ulterior conditions, but we take the name given to the symptoms and we conceive, or are apt to conceive, of rheumatism as a thing in and of itself, invading the system as an adventurous burglar invades one's chamber. It is this conception which makes rude men everywhere seek to "drive out disease," thus personified, by the use of tom-toms,

of charms, or the medicine man. It is an illusion that still haunts the minds of most of us. So the simple impute to the word dollar a dynamic power. They think the law can create it. The fiat establishing 25.8 grains of gold to be a dollar is regarded as the effective thing, and they innocently dream that an authority high enough, say as the Government, can by a similar fiat, make another thing equally effective as a dollar. They are lost and confused by names. They are unable to see that back of the name must exist the substance.

I have spoken of the operation of the law as being either in the line of regulation or definition, or in the line of restriction or prohibition. In all the fields of industry, and commerce, and social development it has of necessity followed and regulated, it has never been able to create. The locomotive of today is the last product of human ingenuity, operating in the individual mind, perfecting its work over a generation or more of increasing knowledge and skill. Waiting for law, there would never have been a locomotive, a steamship or a wagon. Now that these are here, law may well regulate against dangers and abuses. It may properly require that the boilers of the steamship and the locomotive shall be constructed of a kind and quality of material which the best engineering knowledge can approve as safe. In the field of banking, to which you stand related, the individual initiative has been the only efficient creator. The banker has now become a factor in commerce and exchange, whether foreign or domestic, scarcely less important than the steamship or the railroad. By simple devices, slowly elaborated, such as checks, drafts, bills of exchange, accounts of deposits and the issue of notes, the enormous work of the world's exchanges are in the most part effected. How few realize that every year there passes and repasses in our own country, from seller to buyer, more than fifty thousand millions of dollars in value without the use of money at all, and that out of all the enormous total of sixty or seventy thousand millions of dollars of trade and exchange in our own country, money itself figures only in the proportion of possibly one to ten. The banking machinery does the larger part of the world's exchanges. Now it is evident that a mechanism able to accomplish such an enormous result is charged with great power. As in the case of the locomotive and the steamship, law may wisely come in and guard against a reckless use of that power, but it is clear in this case as in the other that restriction and prohibition should be the result of the highest experience and the greatest wisdom. Through liberty, wisely regulated by law, society has advanced, and all the great achievements of invention realized. It is as true of commerce and banking as it is in the mechanical arts and the physical sciences. Liberty gives life—unwise repression destroys.

I desire now to make particular application of these thoughts to our experience in this country, as that experience relates to banking and currency. Under that evolutionary tendency to which I have referred, and in the exercise of a large liberty, the banking system of the United States has made a history not different in its nature from that of our mechanical appliances. Beginning in crude development, stimulated by new requirements, corrected by larger knowledge and experience, the system of banking was tending toward perfection. The laws of different states, which thirty-seven years ago were the only laws relating to banking, varied from each other in their wisdom, and the business, as prac-

tically carried on, illustrated in the various localities the wise or unwise character of those laws. I must stop here a moment to emphasize in the briefest terms, the function of the banker. By most he is regarded as a dealer in money merely. He is such only to a very limited extent. He is essentially a dealer in credits. His business it is to give his monied obligations, well established and widely known as they are, or ought to be, in exchange for the moneyed obligations of his customers and dealers. The credit and financial ability of the average dealer are known only to a very narrow group. They can and do make their position known to the banker, and by securing his credit instruments in exchange for their own they obtain power and acquire tools, instruments of production or articles of trade. This is true whether the banker's obligations they thus acquire be checks, drafts, or credit on his books against which they may draw, or his notes of hand of convenient size, generally known as currency. Now it is obvious that with due regard to the public safety, the larger degree of liberty there be to the dealer and the banker in their mutual operations in this field of credit, the better will the public interests be served. The bank note issued by the banker for reasons which will appear a little later on, is oftentimes the only instrument of which the dealer can make use, and under free conditions it would be usefully availed of. That this liberty of action could be wisely and safely employed was fully demonstrated in the years anterior to the Civil War. Slightly varying in non-essentials, the systems in vogue in New England, in Ohio, Indiana, Iowa, Louisiana, and several other states, offered the most perfect machinery of domestic exchange. The action of the National Government by which, in 1863, it repressed with a crushing tax that part of the banking machinery represented by the bank-note issues, cut from under the business public, especially in those sections where capital was scarce, a most important aid to the industry and productivity. Whether this arbitrary action was justifiable on the grounds of public need, whether, as has been claimed, the repression of the bank note and the infusion of the greenback into the avenues of our daily commerce was necessary to save the nation's life, is a question not yet fully answered. If that question be settled in the affirmative, however, no one dare set up the claim that the perpetuation of the greenback is now essential to the perpetuity of the national life. The repressive legislation referred to destroyed an instrument of commerce of the most useful kind, an instrument everywhere available to character and capacity as industrial needs required. It substituted a credit instrument not thus responsive. I cannot follow, into all its details, the injurious influence of this artificial medium. If the issue of the greenbacks could have been avoided, their utterance was a most expensive makeshift, for it is clearly discernible, through their depreciation in the world's standard money, they piled up the principle of the interest-bearing debt not less than a thousand millions of dollars.

This is bad enough, but it is not the worst. A poor machine, when a better can be had, often accounts for the whole difference between ruinous loss and desirable profit. A railroad man, whose line is just earning enough to pay its actual cost of operation, recently said to me: "If I could throw into the scrap pile forty of my locomotives and have the means to buy and put in their place an equal number of the newer types, I could earn a dividend out of my

increased power of transportation." I assert that the greenback is a weak and ineffective device if we compare it with the bank note in its usefulness to production and exchange. The truth of this can be best apprehended, perhaps, by an illustration. A banker, if you please, at some western point where the pioneer is fighting a hard battle with climate and soil, is visited by some one or other of the agents of production or exchange that have found their homes in his locality. The banker has some capital. He has a good credit. The sanctions of the law are over him, and the inhibitions of the law are calculated to keep him in a path of safety. Within the lines of these proper inhibitions, he, like all other men, ought to have perfect liberty. Visited, as I have just said, by some member of the community who desires a loan, the banker finds two ways by which the needs of his customer can be met; the one is by loaning him money, that is to say, actual capital in the form of money; the other is by loaning to his customer the use of his, the banker's, credit; and, as I have already explained, this is the more important field of the banker's operation. If the banker has money in hand he can supply his customer's need. If his supply of money on hand be only adequate to form a proper reserve against his own outstanding liabilities, money he cannot lend. His credit, however, he may extend. He can give to the proposed borrower a credit upon his books against which the borrower might check, but, unfortunately, the borrower must make use of the credit at outside points where his credit is not known, and where his checks upon the banker would not be received. He desires to buy wheat, or cattle, or lumber, or employ labor, so that, in the case I have just supposed, as he cannot borrow the money of the banker, who has not the money to spare, and as he cannot avail himself of the banker's credit because of the disability just pointed out, his purpose is defeated, and his enterprise to the community is, by so much, lost. There was one form of credit which the banker, except for the law, could have extended to him, namely, the banker's own notes in denominations of convenient size, which would be acceptable in exchange to dealers and laborers, even at points quite remote. Do you ask why does not the banker lend him greenbacks since there are plenty of greenbacks in circulation? The answer is that the greenbacks are no more available to the banker for such a purpose than silver or gold, since he can acquire neither except through buying them in the market or borrowing them at the market price, if perchance there be any place in the market where he could borrow them to reloan again to his own customers. Do you ask why he could not obtain, if he were a national banker, his own notes under the law as it is and lend them to his proposed borrower? The answer is plain enough. It is because if he sought to do this he would have to invest about $120 of his capital in the bonds of the United States and put them up as security to his own notes for only $100. This kind of impoverishment he could not endure. Every dollar he thus invested would tend to weaken his ability to serve the public need where he lived. Besides it would be an empty and useless performance. If he was possessed of $120 in capital, with that he could buy in the market $120 in silver or gold or greenbacks, and thus have $120 to lend, while, as we have seen, if he took the only route by which he can now issue his own notes, he would

only have $100 to lend. It is at this point that the money question as it relates to the currency is to be considered.

The present system paralyzes one of the instruments of credit, the most useful in those regions of country where the mechanisms of exchange, such as checks and drafts and bills of exchange are not available for the current uses of productivity and commerce. It is urged in behalf of the government issues of paper money that it is a saving of interest to the people. That is to say, the Government having $346,000,000 of its notes outstanding drawing no interest, against which it carries only a reserve balance of $100,000,000 in gold, thus saves the interest on the difference of $246,000,000. The interest on $246,000,000 at 3 per cent is $7,380,000, and if no other considerations were to be taken into view, this saving to the people is to be desired, but it must not be forgotten that the government in its broadest definition is the people, and if we save on one hand the interest on $246,000,000 by the repression of a natural instrument of credit like the bank note, we may lose, through the destruction of this better instrument, economical values and advantages far in excess of the seven millions or more supposed to be economized. Congressman Walker, chairman of the committee on banking and currency in the House of Representatives, whose power of analysis on these important questions is of the first order, figures up that by reason of a higher rate of interest under our present system occasioned by the repression of bank-note issues the people are taxed, in the payment of such higher interest, a sum equal to more than seventy millions per annum, and I have not yet seen anybody able to refute his proposition.

There is another side to this question which, if time permitted, I would like to follow up. The Government note, in addition to the evils just pointed out, works a positive and direct injury in another direction. Being in itself a legal tender, it becomes effective at the great centers as a stimulant to speculations in securities. Under the law a dollar of gold becomes lawful reserve for $4 of deposits. Under the law also the greenback, being a legal tender as much as gold, is clothed with the same power in its relation to deposits. But there is a radical difference between gold and the greenbacks. The one is money, the other is a promise to pay money, and the promise to pay becomes as effective in its stimulus to an expansion of loans in the great money centers as gold itself is. I have just said that both form a legal reserve for deposits in the relation of one to four, but it must be remembered that deposits can be built up through loaning even as they can be by the deposit in the bank of money itself. If you deposit in one bank in New York $100,000 in cash, the deposits of that bank are increased $100,000. If I, visiting another bank, obtain a loan against my note in a similar sum and have it passed to my credit, the books of that bank also show an increase of $100,000 in deposits. Thus the appearance in the money centers of the legal tender Government paper money operates to stimulate lending upon stocks, or bonds, or local securities of every kind. The money of the country, whether gold or greenbacks, tends toward the centers in those periods when the country cannot make full use of it. Absorbed in the centers in the way I have just described, when the country wants its money again, the whole structure of the center is shaken, semi-panic sets in, the great wants of the interior of the country for the moving of crops are not supplied.

But I cannot follow the question further. The question is what are you going to do about it? The first element in the answer is, be patient about it, try to understand fully the real facts of the case yourself, endeavor to show the people with whom you come in contact that it is their question, and thus correct popular misconceptions. The banker is interested in it as the railroad man is interested in having good bridges, good rails, good locomotives, but the people are also interested. With good road-bed, safe bridges, and powerful locomotives, the cost of transportation can be cheapened to the people. With the facilities for the issue of proper instruments of credit, in which bank notes are included, the banker will no doubt find his power of usefulness increased, but as in the case of the railroad, its effect will be lower terms of interest to the people and the availability to them of instruments of exchange which they cannot now control. Holding these views as I do, I cannot discover that I have any personal interest in their dissemination. Some who oppose the ideas here enunciated, charge me with speaking from the banker's standpoint. As a banker I have never had any personal interest in the question, because as a bank officer I have never signed a note to circulate as money. The reason for not doing so was the fact, already described, that it was an unprofitable tie-up of capital, and in the large center, where my life as a banker has been passed, all the credit facilities needed by the community were substantially supplied through book accounts, checks, drafts and bills of exchange. That a reform will come I have no doubt. The evolutionary movement to which all the improvements in society can be traced was violently interrupted by the intervention of Government paper money, and the prohibition of bank-note issues. That we will eventually return to a larger liberty on the part of the individual, acting alone or associated with others, is, I think, certain. This reform, however, will come slowly. The dissemination of the knowledge of the truth must precede it, and each in his place may help it forward, not by words of heat and passion, but by calm and patient testimony to the truth.

INFLUENCE OF THE UNITED STATES.

At the semi-annual meeting of the Bank of London recently the Governor of the bank in the course of his report said the United States had become a most important factor which must not be overlooked in forecasting the future. He added that the remarkable activity of trade in the United States after a successful war and prospective new markets, together with abundant harvests, had created an unprecedented trade balance in favor of that country which had already made itself felt on this side and for the first time, he believed, it might be said that it was not Europe that had financed the United States, but New York that had financed Europe. During the last few months the United States had lent a considerable amount of cash and its discounts in London and Berlin, and its power to obtain gold for very large amounts, whenever it chose, must not be lost sight of.

BRITISH INFLUENCE ON CURRENCY REFORM.

That everlasting puzzle, the American currency question, says a writer in the London Bankers' Magazine, is followed in England with very fluctuating interest and attention. It seems to be impossible for the Americans themselves to live up to it at continual high pressure, and much less can be expected from observers looking on from a distance. The point of view from which it is regarded in Great Britain is much narrower and simpler than that of American bankers and politicians. We lack, too, the great diversity of motive which sways them hither and thither. There are two classes among us who take a keen interest in it—one, those who have something at stake on it, either as traders or investors; and the other, those who make a theoretical test of it. The British monetary theorist, whether he be monometallist or bimetallist, takes as a rule a purely British view of the controversy. He looks at it as a part of the great battle of standards, and his sympathies incline to one side or the other according to his gold or silver proclivities. Both Mr. McKinley and Mr. Bryan have strong partisans here as champions of gold and silver respectively. We invest them with these more or less imaginary characters, and cannot avoid doing so, because the monetary issue with us has always been, and perhaps always will be, an issue between gold and silver.

But it is not so in the United States. The Americans have never frankly and definitely faced the issue between the two metals. Our gold standard is three-quarters of a century older than their Republic, and all that time it has never been in really serious danger from the competition of silver. In their short history the Americans have skipped from gold to silver, from silver to gold, from metal to paper, and from paper to metal again, as circumstances or caprice moved them. A genuine efficient gold standard of the kind that has grown up slowly and surely among us never had time nor opportunity to take root among them. What is more, they have never as a people felt the urgent need of it, and notwithstanding a recent wave of enthusiasm for sound money, they are not much nearer that feeling to-day than they ever were. What Daniel Webster said on this point in the days of the fatal controversy over the United States bank is almost as true to-day: "Our monetary system dispenses far too much with the use of gold and silver. * * * Our circulating paper is all redeemable in gold and silver. Legally speaking, it is all convertible into specie at the will of the holder, but a mere legal convertibility is not sufficient."

The radical defect of American currency, which has come down from the days of the revolution, and which may have years longer to live, Webster hit exactly. It is the legal without actual convertibility. Congress has been prolific of legal tender money—gold, silver and paper, and it has never hesitated to declare that they should all be convertible, but it has stopped there. It took no precautions to maintain their convertibility, and would not interfere even at the last moment, when its Canute-like theory was on the point of breaking down. A more consistent Legislature would have accepted one alternative or the other. Either it would have provided for effective convertibility, as was done here by the Bank Act of 1844, or it would have given up the pretense, and left the various

kinds of money to settle their relative values in the market. Therein the English and American standpoints differ entirely. When we speak of a monetary standard, whether gold or silver, we mean a standard that is to be lived up to and rendered effective. What the Americans want is a standard only in name, under cover of which all sorts and conditions of dollars may be mixed up.

A nation that can deliberately manufacture eight or nine different dollars of fluctuating commercial values, and then pledge itself by a solemn declaration on the statute book (act of Nov. 1, 1893) to ensure for them "equal power at all times in the markets, and in the payment of debts," must have curious ideas of a monetary standard. They are a long way from gold monometallism as understood where that system really exists. Until there is a practical evidence that the Americans have broken with the absurd position they took up in 1893 as to the legal parity of gold, silver and paper dollars, it will be a misnomer to speak of them as having a standard at all, or to give them credit for aiming at a genuine standard. All they have hitherto tried to do is to reshuffle the incongruous dollars so as to get them to work together with the least possible amount of commercial and financial friction. Even the Secretary of the Treasury aimed at no more than that in his official scheme, and it was too much apparently for the President, who in his first message to Congress limited his approval of Mr. Gage's plan to a few minor points.

What non-Americans generally, and English traders and investors in particular, have to learn from the latest currency campaign is that there is no question in it at all of bona-fide monetary standard, such as they have been looking forward to. There is little encouragement in it for the advocates of a straight gold dollar, fit to take its place in international exchange alongside of the pound sterling. It offers small hope to the European purchaser of American bonds that a day may soon come when he will no longer have to submit every bond to his lawyer to see whether it is redeemable in coin or currency or gold. Equally vague prospect does it hold out to European exporters of absolute assurance against the risk of being suddenly plumped on to a forty cent dollar. The American currency reformer does not approach the question from that point of view at all. It is as strange to him as his peculiar standpoint is strange to the European trader and investor. The domestic and the external aspects of the case have little or nothing in common.

If in ordinary and normal circumstances the currency issue as it presents itself in the United States has so many distinctive American aspects, how greatly must these be intensified in exciting and critical times, like those which marked the first year of President McKinley's administration. It is now more than two years since the presidential election of 1896, which was to decide the silver question once for all and Congress has not yet come to close quarters with it. Both the House and Senate have fenced with it now and then. The Republicans, to do them justice, have as a party honestly striven to redeem their election pledges. The sound money men have also shown themselves sincerely anxious to reach a practical conclusion. They struck while the iron was hot, and ere the din of the presidential campaign was over, they had appointed a commission to prepare a plan of reform. A whole year was spent on this preliminary work, the preliminary convention having met at Indianapolis in January,

1897, the final conferences having been held at Washington in September, and the report having been issued in December of the same year. On New Year's day, 1898, it was in the hands of the public, and when Congress resumed after the holidays, there was the most hopeful prospect of a settlement being arrived at before the end of the session. The House Committee on Banking and Currency, to which the scheme was referred, at once entered on its examination, and was making rapid progress with it when an event occurred—the blowing up of the "Maine" in Havana Bay—which gave the public mind a violent wrench in another direction.

Since then the Americans have fought a costly war with Spain and stripped her of the last of her misgoverned colonies. They have raised a two hundred million dollar war loan, and imposed on themselves, for an indefinite period, war taxes to the estimated amount of one hundred and fifty million dollars per annum. They also stand committed to the maintenance of an army and navy worthy of their new role as "world power." In these overwhelming excitements the prosaic question of sound money has for a time disappeared. But though they have driven it momentarily into the back ground, they have not diminished in the slightest degree its inherent importance. On the contrary, they have greatly enhanced it. A just estimate of the actual present position of the movement is of vital interest from various points of view—the recent state elections, the next session of Congress, and the new financial complications likely to result from the war. Whether or not the Bryanites are to renew the attack on sound money in the next presidential campaign is yet doubtful. Less doubtful perhaps is the fate that might befall them if they should. It is pretty certain that a premature attempt to turn the tide of triumphant McKinleyism would only be courting a worse disaster than that of 1896. Sound money would not have much to fear just now from its avowed opponents if it could put implicit confidence in its friends. Up to this point the Republicans have been at least negatively loyal to the McKinley program. If they have realized little of it, they have kept it well in mind; and instead of cooling toward it, they have rather warmed up to it. The sound money minority in the party have tried hard, and not without success, to infuse some of their fervor into the lukewarm majority.

Europeans practically interested in the vagaries of American currency legislation cannot too speedily and fully realize the fact that whatever reform may be obtained from the new Congress it will be a short step indeed toward their ideal gold standard. If anything is done next session, it will have to move in the direction of gold and away from silver, but at best it will only be another re-shuffle of the discordant dollars.

Short of adopting a gold standard—which there is no sure prospect of even yet—Congress may do much to improve the existing currency situation, and that will be in the interest of foreigners and Americans alike. Whatever facilitates the operations of internal trade and diminishes the danger of Treasury scares, no matter how unscientific it may be as a monetary measure, will give for the time being greater financial stability to the United States. That, after all, is what the Americans need, and what foreigners have reason to desire for them. It is none of our business to help them find a magic dollar which will be equally valuable in gold, silver and paper. They can hunt that philosopher's stone for

themselves. We have only to take their monetary system as we find it, and consider how it may be best fitted into our own. Every day British merchants have American dollars to convert into sterling, and sterling into American dollars. There is no inherent mystery nor any great practical difficulty in the operation. The more the two kinds of money resemble each other, the easier of course it will be to exchange them. And that is the chief secret of our interest in American currency reform.

It is now evident that the currency question will have a prominent place in the business of Congress. It may not have first place, as the treaty of peace with Spain and the regulation of the new territories lately added to the Union may still be in suspense. But the two may proceed concurrently and with the greater reason that at various points they may be found to overlap each other. It will be remembered that the war revenue bill could not be got through Congress without one or two silver discussions being tacked on it. The free silverites will be equally alert when the terms of peace and the new financial arrangements involved in them come to be discussed. But the sound money men know by this time the subtle and sleepless opponents they have to deal with. They will be able next session to confront them with a definite policy, which, if not above criticism, has at least form and substance. They won the presidential election with a mere shibboleth, but out of that they have since developed a creed which is genuine to most of them and intelligible to not a few. Their leaders have at last got a real grasp of the issue to be decided.

Currency reform is gradually assuming the form and shape in which it will be ultimately submitted to Congress. From a whirlwind of competing plans, three have emerged with a fair chance of final success. Strictly speaking, they are three editions of the same plan, their points of difference affecting only minor details.

Mr. Gage's plan, outlined in his first annual report as Secretary of the Treasury; that of the Monetary Commission already referred to; and the improved version of the latter produced by a sub-committee of the House Committee on Banking and Currency, hold the field at the present moment. It is probable that they will continue to hold it, for in them the sound money party have summed up their case and said their last word. Congress may accept one or the other of them, or it may reject them all; but if there is ever to be sound money reform in the United States it will be on lines like these. Nothing better, we think, could be devised for preserving on one hand the distinctive features of American banking, and on the other for adopting the greatest number of improvements from foreign systems, especially our own.

The fundamental basis of all three plans is the same—the division of the Treasury into two departments. To the Treasury proper would be left only its fiscal functions. All the currency and banking duties, which are now so embarrassingly mixed up with the national revenue and expenditure, would be transferred to an issue and redemption department for currency work only. The working capital for this department is variously constituted in the different plans. Mr. Gage proposes to obtain it by transferring from the Treasury (1) $125,000,000 of the gold reserve, and (2) all the silver dollars and bullion held against outstanding silver certificates; (3) $200,000,000 of legal tender notes

(greenbacks) to be gradually withdrawn from circulation. The Monetary Commission would start the new department with (1) an amount of gold equal to 25 per cent of the outstanding legal tender notes and Treasury notes of 1890 (Sherman's) and 5 per cent of the silver dollars; (2) all the silver dollars and bullion held in the Treasury against outstanding silver, notes and certificates; (3) unappropriated surplus revenues to be transferred from the Treasury to the issue and redemption department for strengthening its reserves. The scheme of the McCleary sub-committee would make almost a clean sweep of Treasury funds from the fiscal to the currency counter. It would transfer gold and silver coin and bullion en bloc, leaving the Treasury with only $50,000,000 of a working balance. It also adopts the Monetary Commission's idea of handling over surplus revenues to the issue and redemption branch.

So far the three schemes proceed on almost parallel lines, but when we come to the bond-covered notes they begin to diverge. The Secretary of the Treasury, himself a banker of long experience, still believes in Government bonds as a basis of circulation, and would provide for their continuance. The second of his recommendations is that "provision be made for the issue of refunding loan bonds, payable after ten years at the pleasure of the Government, such bonds to bear interest at the rate of 2½ per cent per annum, payable principal and interest in gold coin." All existing loans maturing in 1904, 1907 and 1925 he would make convertible into the new funding bonds. In the plan of the Monetary Commission only a subordinate and transition place is assigned to bond-secured issues. They are limited to 25 per cent of the capital of the issuing bank, which in many cases would be a bagatelle hardly worth the trouble of handling. Beyond that, "asset notes," meaning notes secured on the general assets of the bank, would be the standard circulation. When the public had become familiar with the new "asset notes" bond issues would be allowed to extinguish themselves by degrees. After five years banks would have the option to withdraw them at the rate of not more than one-fifth in each year. Within ten years they would probably be reduced to insignificant proportions, and "asset notes" would be the ruling paper money.

The McCleary plan proposes four distinct classes of notes—bond, asset, reserve, and emergency. The reserve notes are to be issued only in exchange for legal tenders to the amount of 25 per cent of the bank capital. In order to make them as absolutely safe as the legal tenders for which they are to be a roundabout substitute, they are to be guaranteed by the Government, and to be payable in gold by all the banks as well as by the Treasury. The bond issues are limited to a second 25 per cent of the capital of the issuing bank, and they may be gradually withdrawn after four years. Asset notes are to be similar to those of the Monetary Commission, except that they appear to be limited to 30 per cent of the bank capital. The maximum of the three issues specified—reserve, bond and asset—reaches 80 per cent of the capital of the issuing bank. Any circulation required beyond that is to be distinguished as "emergency notes" and their special object is to be to meet sudden demands for increased circulation, notably in the autumn for moving the crops. No fixed limit is placed on these, but an effectual check on excessive issue is provided in the form of a tax of one-half of 1 per cent per month or 6 per cent per annum. Bond, asset, and

emergency notes are to be secured by a guarantee fund in gold, which is never to fall below 5 per cent of the total amount of notes outstanding. From the banker's point of view these would be all expensive, and therefore not very profitable issues, but to console the banks for that, the circulation-tax would be reduced to one-half of 1 per cent per annum.

These currency schemes are, it need hardly be said, very American, and that is well understood to be a sine qua non. American currency mongers will have nothing foreign if they can avoid it, least of all anything British. Lombard street is to a western man the headquarters of gold bugs and international usurers. Nothing good for anybody but bloated capitalists can come out of it. The most violent raving of the Bryanites has always been directed against Lombard street, and it provokes a sarcastic smile to see cropping up here, in almost every clause, traces of the foreign influence of which the Americans are most jealous. Till lately Canada did not stand very high in the esteem of her republican neighbors. When it was first suggested that the despised Canadians could do one or two things better than they were done in the great Republic, they spurned the idea. When they became better acquainted with the Canadian system of banking they frankly confessed their error. Some of them were then in danger of rushing to the opposite extreme, and adopting the Canadian system en bloc. It was thoroughly discussed at a national conference of bankers held at Baltimore, and a modification of it was recommended to Congress, where it was long afterwards referred to as the Baltimore plan. A few of its distinctive features reappear in the schemes now before Congress. Canada, like Lombard street, has had some share in their paternity. At least one good suggestion has come from Germany—the so-called "emergency notes" issuable when there are special demands for more than the normal volume of circulation.

The fundamental principle of the latest currency projects launched at Washington, namely, the division of the Treasury into a fiscal and a currency department, has its obvious origin in the corresponding division of the Bank of England. Another British idea appears in two of the projects—that of the Monetary Commission appointed by the sound money conference at Indianapolis and of the McCleary sub-committee of the House of Representatives. It is the use of the short-dated Treasury bills to cover temporary deficits. But of course the Americans improve on their model. They propose to popularize Treasury bills by issuing them for sums as low as $50, and they are to be available not only for eking out the national revenue but for replenishing the currency reserve. The Monetary Commission looks with favor on another of our financial innovations—the inscribed loan system. They propose to Americanize that also, and to give it a characteristic expansion. It is enough for us to have inscription books at the Bank of England, but if adopted in the states they will be opened at every post office, and any citizen may have himself registered as a creditor of the Republic for a sum of fifty dollars or upwards. The hints derived from Scottish and Canadian banking relate as a rule to questions of administrative detail. Facilities for the establishment of branch banks are strongly recommended. The guarantee fund which has worked so well in Canada, figures prominently in all the American projects. The apparently unimportant provision reserving to the Government the exclusive right to issue notes under ten dollars,

and restricting the banks to notes of ten dollars and over, has proved a valuable safeguard in the Dominion, and would be all the more so in the states, where the aggregate note issues will be so much larger.

Neither in the Gage plan nor in any other which has a responsible authorship is it proposed to interfere with the existing double standard. The legal status of silver is not challenged, and so far no direct provocation is given to the free silver men. Instead of attacking the difficulty in front, an attempt is made to turn its flank. Mr. Gage has conceived the ingenious idea of weeding out all the disputed elements of the currency—greenbacks, Treasury notes and silver certificates—and rendering them harmless by impounding them in a special department to be created for the purpose.

Not one of the three American plans has caught the true meaning of that peculiar feature of the Bank of England which they profess to be adapting to American needs. The separation they aim at between the fiscal and the monetary functions of the United States Treasury has no real analogy to the distinctions existing between the issue and banking departments of the Bank of England. It would be strange indeed if any such analogy could be discovered. A national treasury and a national bank are two essentially different institutions. Utterly incongruous functions divide them. A state treasury cannot satisfactorily perform the duties of a bank, no matter how well it may be organized with that view. Whether it conducts its business in one department, or in two or three, is quite immaterial. It still remains a state treasury, and not a bank. The only way to imitate English banking methods with good effect would be to form a state bank akin to the Bank of England. It could soon get effective control over the irrepressible greenbacks, and thus relieve the Treasury from its endless worry of having to redeem ad infinitum notes, which there is no legal power to regulate or to contract.

Even to start the new issue and redemption department might be a precarious operation. Mr. Gage proposes to eliminate from the cash balances of the Treasury the various funds which exist there, for currency rather than for administrative purposes. Three out of the four currency funds he has in view—the $125,000,000 of the gold reserve; the whole of the silver dollars coined under the Bland Act, and held against certificates in circulation; and the silver bullion and dollars acquired under the Sherman Act, and held against Treasury notes of 1890—might be easily dealt with. They all exist in the Treasury vaults, and would not require even to be moved. All that would be needed would be to open new accounts for them, under the heading of "Issue and Redemption Department." It would be an unquestionable advantage to the strictly financial functions of the Treasury to eliminate them. But the last item—$200,000,000 greenbacks to be gathered in and transformed into gold certificates, by refusing to re-issue them except for gold—may be much easier to recommend than to realize.

American currency schemes may be as American as they please in details, but in their fundamental principles they must be British, whether they like it or not. There are certain fundamental principles of monetary science which are true alike for all countries. They have been most successfully applied in this country, and other countries adopting them must needs appear to be copy-

ing British models. American bankers, as a class, are not afraid of that reproach, industriously as it has been cast at them. Throughout the currency campaign they have been exceptionally broad-minded, and open to good suggestions from all quarters. Our financial system they have studied thoroughly, and to them are largely due the many useful hints derived from it. In their banking business as well as in their monetary ideas, they are coming more and more under British influence. Uniform banking and monetary laws for the whole Anglo-Saxon race is a day-dream they would readily join in. They are, in fact, working toward it in their own sphere. The American Bankers' Association has a special committee on uniform laws, and it has been trying for years to carry through Congress a bill to assimilate the American law on negotiable instruments with our own. At the annual meeting of the association, held in Denver last August (1898) Mr. Tracy, the chairman of the committee, frankly appealed to British experience in its favor. This law, he said, "is very fortunate in having been tried for sixteen years in Great Britain, and all its colonies. It has been indorsed by legal experts in thirty states of the Union. It is now in force in Connecticut, Maryland, New York, Colorado, Massachusetts and Virginia."

The anti-banking prejudice of the Americans is anomalous and paradoxical in many ways. It is totally at variance with the natural shrewdness of the people. It gives a wholly wrong impression of their commercial intelligence. Most puzzling of all, it is quite irreconcilable with the popular constitution of American banks. If they were a comparatively small number of powerful institutions, like our banks, the prejudice against them might be conceivable. But they are far more numerous than influential, and the competition among them is almost suicidally keen. No one can understand how far over-banking may be carried until he has seen it in the United States. The national banks alone number nearly four thousand, and state and private banks aggregate at least as many more. Bank stockholders are a large enough class to make themselves respected in Congress, but they are never heard of as such. The national banks alone have over 280,000 proprietors, of whom about 102,000 are women. The average holding is $2,250 and 60 per cent of the shareholders own ten shares or less. No institution in the states has a more popular constituency than the national banks, in spite of their chronic unpopularity.

All the examples hitherto given of British influence on American currency are more or less matters of detail. They are overshadowed by one which rests on a fundamental relation between our monetary system and the American in common, with all other foreign systems. This important distinction we have of late sought to draw attention to in connection with Indian currency reform, and the United States furnishes a still more salient illustration of it. Our argument is briefly this, that under the existing organization of international trade and finance the real gold standard of the world is not a gold unit, but the pound sterling. Great Britain, by having created in the pound sterling a gold standard, available not only for itself but for all countries having exchange transactions with it, has made it so much easier for these other countries to get on a workable gold basis. By the mere process of exchanging their currency, whatever it may be, into sterling, they bring it into definite relationship with a world-wide gold

coin, and in that way they acquire, with little or no cost to themselves, the practical benefit of a gold standard.

Therein lies a short answer to the cheap sneering at the "artificial" rupee indulged in by the opponents of the closing of the Indian mints. For purposes of exchange the rupee is no more "artificial" than it was before the mints were closed. It has the same basis of exchange now that it has then—the pound sterling. If India were to be put on a fully-equipped gold basis, with a gold coinage and gold convertibility complete, there would be little or no change in the external operations of the rupee. They would still be carried on as they are now, and always have been, by direct conversion of rupees into pounds sterling, or vice versa. In general terms the same remark is true of United States currency. The true regulator of its external operations is the pound sterling and not a domestic unit of gold. The latter is only a theoretical proposition, while the rating of American dollars to the pound sterling is a matter of every-day business. No one in New York ever asks what the gold value of the dollar is, but every hour in the day there are inquiries as to its sterling value.

British influence on American currency, and indeed on all foreign currencies, must be great so long as London continues to be the monetary center of the world, and the pound sterling to be the real gold standard in international exchanges. Neither the Americans nor any other non-British people have sufficiently appreciated this important factor in the currency question. And it would be hard to say how we could have expected them to do it, seeing how imperfect our own appreciation has been of the same truth. British writers on currency have invariably treated the monetary standard as a question of gold or silver, and they have as a rule limited their view to its purely national aspects. They have imagined an ideal scheme of money perfectly automatic and self-contained, which each nation can have all to itself and quite independently of its neighbors. Only now does it begin to be seen that the purely national theory differs from the realities of life in two fundamental respects. A nation might have a gold standard theoretically perfect, and yet, from special causes, it might fail in the most important object of a gold standard—an advantageous exchange with other nations. The best currency from a metallic point of view is not necessarily the best from an exchange point of view. In the reverse case to that other, there may be a nation with a monetary system very imperfect theoretically, but associated nevertheless with very favorable conditions of foreign exchange. India and the United States will at once occur to the financial reader as living examples of this anomaly.

Both for India and the United States the gold standard is pre-eminently a question of foreign exchange, and as London is the clearing house for three-fourths of these international exchanges, it is to the pound sterling that the rupee and the dollar have, in practical life, to be rated. We can imagine Calcutta and New York carrying on their foreign trade comfortably enough with little or no gold—that used to be in fact the normal condition of both—but if the pound sterling were suddenly to disappear, where would they be? Their whole external trade would fall to pieces. What has saved India from the disastrous effects of the depreciation of her silver currency is the same thing that protected the United States from the natural consequences of bad currency legislation—the

British pound sterling. While the pound sterling stood firm and solid in London there was always an anchor for New York and Calcutta to hold on to. Through the pound sterling, or rather through the world-wide monetary network of which it is the symbol, British influence is exercised in every currency outside of these islands. In every case it is a beneficent and a steadying influence. The most potent safeguard against a money scare in New York is the consciousness that practically any amount of gold, or its equivalent in other forms of money, can be got from London by the flash of an electric cable. When India can command sterling exchange in London as freely as the United States can, the "artificial rupee" will be as easy to maintain at a workable level as the nine different American dollars are. Gold or no gold, the pound sterling controls and regulates both.

Underneath all the vagaries of American currency tinkering there is a strong common-sense akin to our own. It has notably proved itself in the failure of all attempts made by the free silverites to work up a gold-famine bogey. They had never great success in the states, even when the circumstances were much more favorable to them than now. When the production of gold was obviously short of the new demands for it, so much so that even a British Chancellor of the Exchequer gave some countenance to the theory that the appreciation of gold might be one of the occult causes of the fall in prices, the Americans never joined eagerly in the scramble for it. In the darkest days of the sound money campaign they never became hoarders of gold to any great extent. The average American had always a strong belief that he would pull through somehow with his topsy-turvy dollars, and he did. Gold was at no time run after in the states as it has been in Russia—for its own sake; still less will it be run after now, when the country is full of it, and has, without any special effort of its own, but in the ordinary course of business, accumulated a gold reserve so large as to be embarrassing.

NEW BANKS ORGANIZING.

Twenty-seven applications for new national banks have been approved by the Comptroller of the Currency since October 31st, or at the rate of more than seven a month. If this rate should be maintained during the year, which is considered as not unlikely, the new incorporations will number over eighty-four, and will be larger than in any year since 1893. A very good authority calls this a conservative estimate, and thinks it will be exceeded to such an extent that considerably more than 100 new applications will be approved and new national banks organized. This is regarded as one of the best proofs of reviving business activity. There was a marked arrest of banking expansion in 1893.

COMMERCIAL vs. SAVINGS BANKS.

The common country bank, especially if acting under state law, combines many features of banking. It makes long and short loans, receives large and small deposits. It serves all classes of people; is both a savings and commercial bank. In principle there is distinct variance between a commercial and a savings bank. In large cities this principle controls practice and the two institutions are usually in operation.

Around the savings bank the law wisely throws greater restrictions than encompass the commercial bank. Under state laws, there is no provision for national savings institutions in the strict and theoretic sense of the term, under state laws, the forms of security are prescribed and heavy penalties are attached for violation.

Why? Because of the economic meaning of the time element!

Savings, be it remembered, are more sacred than money used in the channels of ordinary trade. They are the small sums of poor people, and much more important to the welfare of the community than capital in commerce. Greater suffering ensues from their loss than entails upon the loss of business investments. In an economic sense, therefore, it is wisdom upon the part of the state to exercise special and continuous espionage.

In order that these sums may become capable of earning something they must be put together and loaned on long time. Aside from the prohibition of the personal risk, it is recognized that values are relative, that waste is inevitable, and that even communities are subject to periods of prosperity and depression. To guard against possible default the highest forms of credit are resorted to—bonds of nation, state, and municipality, and under certain conditions the stocks and bonds of corporations. In this way the very highest forms of security are obtained—for it is the aim of the law to avoid speculative investments, dead capital, unproductive land, and property, that, through the mismanagement of the owner, or through the destruction of the elements hazards the return of the money placed upon it.

There have been many disastrous failures in savings banks. But it has been through the latitude which creeps in under corporate investments, rarely indeed through political corporation indebtedness, or through loans made upon paying and established industries.

No law can be devised for protection in banking which will eliminate the personal element. At the last man's judgment must be invoked. So ability in banking is a prime requisite. No matter how honest, mistakes are costly, and the man who is not master of this business had better be out of it.

Again the element of trust is more pronounced in the savings bank. The paying of interest for the "use" of the money is a natural attendant. Consequently, greater surveillance. The management must be guarded because of the implied trust. Not that the money in any bank is not to be returned—even returned at given dates or on demand, but the law in the case of commer-

cial banks takes no note of this "use" of this money, the bank simply becomes debtor.

Use and time! Some of the best of practical bankers hold that time and demand deposits will not mingle advantageously in the same institution. However they are received; many commercial banks issuing time certificates of deposit upon which they pay stated low rates of interest. Yet the principle in one bank is to encourage accumulation, while in the other the constant flow of funds through the institution by means of checks, loans and deposits is necessary to enable it to fulfill its promise to pay on demand.

The commercial banks, contrarily, can not do business on long time loans. Funds thus tied up beyond the reach of the banker will not pay checks. Nor will money in the safe earn anything. Loans are essential, but they must be in such small amounts and at such recurring dates as will not interfere with the maintenance of that reserve which experience demands.

The commercial bank does business upon the money in circulation—that is to say, while it is in circulation. Supposing that the money which is loaned by a savings bank goes into public improvements in its immediate vicinity, all this money going into the savings bank comes out merely to find its way into the commercial banks through the channels of trade. So that theoretically at least the two banks are not rivals.

It is remarkable what a small sum of money makes up the deposits of banks. The main part thereof is bank-made, credit, money. The actual coin and currency travels back and forth many times and is deposited in the same institution over and over again. It matters little how full the tank of water is kept provided the pipes leading in and out are of the same size and are always flowing full. It does not take long, however, to empty the reservoir when a very little outward leak is sprung which is not repaired. Although the sale of crops in great centers exceeds largely for several years the sums sent out for goods, insurance, and what not, still the cash remains small, for it seeks the central banks in two or three great exchange cities. The amount remaining at home is regulated by the needs of circulation in the locality.

So that the volume of business in any locality is truly indicated by the amount of deposits in the commercial banks. Coin and currency are merely the basis of deposits.

Because of the activity of the commercial bank it must needs have flexibility. It is peculiarly the maker of local credit, the lifeblood of trade. Therefore it must utilize the energy of the community. All resources must through this alembic be transformed into working capital, honest industry, energy in the man, and the usefulness of natural forces applied by men. For this reason in the state bank loans are practically unrestricted.

The machine manufactures in proportion to its motion, and according to needs. It gathers force and strength through exercise of its powers. Trade and banking are reciprocal. The commercial bank must be located in the trade center. It is the servant of commerce increasing the wealth and activity of its master.

The central principle is wide distribution of flowing deposits and this is accomplished only through short time loans and credit-money.

Directly the savings bank failure entails greater loss, indirectly the commercial bank.

The two are correlative and co-operative. With its larger powers the trust company is superseding the savings bank.

CHARLES W. STEVENSON.

GOVERNMENT CUSTOMS RECEIPTS.

The customs receipts of the Government exclusive of those from tea are now running at the rate of $560,000 per day, or considerably more than one-half the average daily expenditures during the five years prior to the beginning of the extraordinary expenditures due to the war with Spain.

The Bureau of Statistics of the Treasury Department has just compiled some figures on the customs receipts of the Government since the beginning of the fiscal year 1893, thus including the operations of three tariff laws. These figures show that the total receipts from customs during the fiscal years 1893, 1894, 1895, 1896 and 1897 were $823,908,044, or an average of $451,456 per diem during that five years' period, three of the years in question having been under the tariff act of August 27, 1894, and two years under the act of October 1, 1890. The fiscal year 1898 is not included in these estimates, since its customs receipts were far below the normal because of the small importations immediately following the enactment of the tariff law of July 24, 1897, while its expenditures, by reason of the war, were far above the normal.

The total expenditures of the five years (1893-1897) were $1,825,152,139, making the average annual expenditure during that time $365,030,428, or an average of $1,000,000 per day for all of the general expenditures of the Government. This of course includes none of the expenditures of the Post Office Department except the annual deficit, the customs of the Treasury Department in considering its expenditures being to omit from its calculations the total receipts and expenditures of the Postoffice Department, which is practically self-sustaining, and to include only the deficit of each year in the Treasury expenditures.

The statement of the Bureau of Statistics further shows that the receipts of the calendar year 1898 from the customs act of July 24, 1897, coupled with the internal revenue and miscellaneous receipts under the then existing laws, have more than equaled the ordinary daily expenditures prior to the beginning of extraordinary expenditures due to the war. The total receipts from customs in the year 1898 were $182,879,361. of which $2,079,787 was from tea. The total receipts from internal revenue during the year were $222,922,310, of which $55,286,831 was from war revenue taxes. The total miscellaneous receipts of the year were $36,829,580, of which $14,841,401 was from sales of Pacific Railroad, making the total extraordinary receipts of the year $72,208,019, which, if deducted from the grand total receipts of the year, $442,631,251, would leave $370,423,232 as the ordinary receipts exclusive of war revenues and receipts from Pacific Railroad, or in round figures $5,392,804 in excess of the average annual expenditures during the five years (1893-1897) prior to the beginning of the war expenditures.

ISSUE AND REDEMPTION DIVISION.

The various plans of reform in the currency which have been considered during the last two years have much to do with the proposed division of issue and redemption in the Treasury Department. The subject is of so much importance that a bill was considered by the Committee on Banking and Currency during the recent session of Congress, which had in view no other object than the establishment of such a division. That committee in recommending favorable action on the bill, made the following report, which will be found interesting and valuable:

The object of this bill is to strengthen the public credit. The Treasury Department has two entirely distinct duties to perform in relation to the finances of this Government: one, to make exchanges of one class of money for another and to maintain all currency on a parity with gold; the other, to receive the revenues and to pay all fiscal obligations of the Government.

Under the present law there is in the department no separation of these two branches of business; and yet, in the judgment of the committee, they should be kept absolutely free and independent from each other. If there is a surplus from revenue over expenditures, the gold reserve of $100,000,000 is not endangered, because there is a constant increase of surplus in the general funds of the Treasury. But when the revenues are less than the expenditures, the gold reserve is necessarily used to pay the deficit, the impairment of which reserve weakens the credit of the country, as it threatens to deplete the fund kept as a bulwark of the public credit, and creates the natural fear in the public mind that the United States is approaching a debased currency.

The fear engendered by this may lead to disaster. Such fear would be obviated if there was a clear separation of the credit branch of the Treasury from the fiscal branch, so that there might be no confusion as to which branch was chargeable with responsibility. In 1894, 1895 and 1896 bonds were issued to the extent of $262,300,000, nominally to replenish the gold reserve, but largely to make good deficiencies of revenue. The friends of free silver coinage opposed this issue, contending that the gold standard was at the bottom of all their troubles. Had there been a separation of the issue and redemption and fiscal branches of the department the contention could not have arisen.

If prior to the panic of 1893 it had been known that the reserves had been impaired by reason of the failure of the revenues to meet the expenditures, the proposition with which Congress would have had to deal with would have been a simple one, viz: To authorize the raising of more revenue or the sale of bonds to make up the deficit. But the sale of bonds to replenish a rapidly diminishing gold reserve naturally created the fear that we could not maintain the gold reserve, and the gold standard was fiercely attacked by the silver men as being the real cause of the trouble.

In order to accomplish this result the bill provides generally for a separation in the Treasury Department of the issue and redemption branch from the fiscal branch of said department, and provides that separate books shall be kept in

each branch; that there shall be transferred to this issue and redemption division such funds as are necessary to enable it to perform the functions for which it is established.

Section 2 provides that there shall be transferred from the general fund in the Treasury and taken up on the books of the issue and redemption division of the Treasury as a redemption fund the amount in gold coin and bullion held against outstanding gold certificates, the amount in United States notes held against outstanding currency certificates, the amount in silver dollars held against the outstanding silver certificates, the amount in silver dollars and silver bullion held against outstanding Treasury notes of 1890.

It is evident that the transfer of these funds in no wise contracts the currency of the country one dollar, as the entire redemption fund above provided for is now held by the Treasury as trustee.

Section 3 provides for a gold reserve fund in the issue and redemption division and that there shall be transferred from the general fund, in addition to the funds provided for by section 2, an amount of gold coin and bullion equal to 25 per cent both of United States notes and Treasury notes issued under the act of 1890, outstanding, and a further sum in gold coin and bullion equal to 5 per cent of the aggregate amount of the coinage of silver dollars; this reserve fund to be used only for the redemption of the notes and for making such other exchanges as are thereafter provided for in the bill.

The effect of this section would be that the books of said division would have shown on the first day of January, 1899, as follows:

25 per cent of United States notes	$ 86,670,254
25 per cent of Treasury notes	24,130,820
5 per cent of silver dollars	23,512,242
Making the total amount of gold in this division	$134,313,316

The amount of gold in the Treasury January 1, 1899, was $246,973,026.

Experience has taught us that $100,000,000 was the lowest amount to which the gold reserve should be allowed to fall, and that that is the limit of safety. Under our present system the limit of safety is constantly threatened by the Treasury being compelled to pay out money appropriated by Congress, and to pay it out even if it absorbs the entire reserve fund. The Treasury has no option in the matter.

It is perfectly evident, therefore, that if Congress, by inadvertence or otherwise, should make heavy appropriations and fail to give authority to raise money by selling bonds, this reserve fund, which is the bed rock of our credit, might be absolutely depleted under the present law, and a worse panic than we have ever yet experienced be the result.

It is, therefore, the opinion of the committee that this reserve fund should be so safeguarded by law that it can not be impaired under any conditions, and that this will be accomplished by the provisions of this bill, should they become enacted into law.

Sections 4 and 6 provide for means of maintaining the gold reserve.

Section 5 provides especially the payments to be made and the exchanges to be affected.

Section 7 provides that when Treasury notes of 1890 are redeemed by the Treasury they shall be canceled and not reissued; and that when United States notes are redeemed they shall be retained in the division of issue and redemption, but not canceled nor reissued except in exchange for gold.

Section 8 provides that gold certificates and currency certificates, whenever paid or received into the Treasury, shall be retired and canceled.

The effect of sections 7 and 8, in so far as they relate to the impounding of United States notes and Treasury notes and the cancellation of gold certificates and currency certificates when redeemed, is that the men who draw gold in large sums from the Treasury shall have their ability to do this gradually curtailed by the locking up of the paper money and making this commodity scarce in the great money centers.

The natural result of this scarcity of paper currency would be to compel the great banks, which constantly have large sums of gold on hand, to take this gold to the Treasury and get the notes held in the issue and redemption division in exchange therefor.

It is believed that under the operations of this bill practically the entire fund in the division of issue and redemption would consist of gold.

The latter part of section 7 provides that if there shall be at any time an accumulation of United States notes over and above what, in the judgment of the Secretary of the Treasury, is required for making gold exchanges, he is authorized to invest the same, or any part thereof, in interest-bearing obligations of the United States for the benefit of the gold reserve, said obligations to be held in the division of issue and redemption subject to sale at the discretion of the Secretary of the Treasury for the benefit of the gold reserve, and for no other purpose.

The object of this proviso is to prevent the undue contraction of the currency which might result from the accumulation of legal-tender notes in the Treasury. The authority given the Secretary of the Treasury to invest in bonds a portion of the paper currency in the reserve permits him to put the reserve, to this extent, to profitable use, and to increase its ultimate strength by the interest obtained upon the bonds. This discretion in the hands of a prudent officer might be used, in the event of a serious pressure for currency, to relieve such pressure without weakening the reserve.

The bill also provides that this gold fund can be re-enforced by exchanging the gold, coming into the fiscal department of the Treasury, for United States notes and Treasury notes, etc., which have come into the issue and redemption division in exchange for gold.

It is believed that the enactment of this bill would greatly enhance confidence in the stability of our currency and promote the prosperity of the country.

COMMERCIAL AND FINANCIAL OUTLOOK.

Looking back over the recent session of Congress, it seems that all has been accomplished which reasonably could have been expected during the three months of its existence. That is a short period of time for so ponderous a body as the House and so deliberative an institution as the Senate to accomplish much in the way of legislation. True it is that little has been done in the way of general legislation, beyond the usual annual appropriation bills, but it will not often happen that Congress will be called upon in so brief a time to determine questions of so great moment. The war with Spain imposed unusual conditions, and it is a cause for general gratification that the most serious of these have been disposed of at the last session of the 55th Congress. If nothing else had been done than the ratification of the treaty of peace with Spain, the ordinary work required would still have been sufficient to engage every day of the session.

The fifty-fifth Congress covers an important period in our history. It declared the first war of the United States against a foreign power in half a century. Supported by public opinion, its measures looking to the prosecution of that war were passed with remarkable expedition and unanimity. It needed but a hint from the Executive, and $50,000,000 were appropriated, almost without debate, for the national defense. It provided the means of raising the money to pay for the war in a manner satisfactory to the whole people, and without seriously deranging the business of the country. It has set its seal upon the treaty of peace, and, just at its close, legislated for the reorganization of the army, thus providing more ample means for maintaining military control of the new possessions. What other grave questions may arise, relating to the disposition and government of the islands, must now be considered by the fifty-sixth and succeeding Congresses. The administrative policy seems clear enough. Its purpose has been again and again declared to give to Cuba, at the proper time, a stable government of its own. Whether or not the Philippines are to be so treated will depend upon the future action of Congress. As to Cuba, affairs are already proceeding in a most satisfactory manner. The work of rebuilding the industries of the island has been going on with remarkable rapidity. This is undoubtedly due to the fact that the United States and Cuban authorities have been able to undertake the joint work of rehabilitation in harmony. On the other side of the world it is different, and the Far-East for the present holds for us, as it probably will for many years to come, the greatest and gravest interest. Those who look far ahead see in the commerce of the Orient a rich trade, rapidly growing and expanding. Many of the most far-sighted believe that it will not be many years until the Pacific will be the great ocean of commerce, and not the Atlantic. In that direction have turned the commercial nations of Europe, and as a world power of the first rank, dependent upon the growth of commerce in order to supply our rapidly increasing millions with profitable occupation, it is not believed we can afford to miss the exceptional opportunity which the successes of war have given us.

THE NEW YORK PUBLIC LIBRARY ASTOR, LENOX AND TILDEN FOUNDATIONS

The growth of the foreign trade is increasing day by day. Only recently the Bureau of Statistics, which scans carefully foreign trade movements, has declared that American manufacturers are likely to make their greatest record in the fiscal year which ends four months hence. The reports covering seven months of the fiscal year show that the exportation of domestic manufactures is $23,000,000 greater than the highest record ever before made in the corresponding months of the fiscal year. During the seven months ending February 1, 1899, the exports of domestic manufactures amounted to $182,336,503, or an average of a million dollars a day for every business day of that period.

Not only are the manufacturers increasing their sales in foreign markets, but they are evidently supplying to a greater extent than ever before the home market. The imports of manufactures in the seven months under consideration amount to only $147,200,972, or $35,000,000 less than the manufactures exported. The exports of manufactures during the past seven months have been nearly 25 per cent greater than the imports of manufactures.

Comparing conditions with those of a decade ago, the evidence of gain by our manufacturers is even more striking. In the seven months ending February 1, 1889, our exports of manufactures were $78,751,933; in the seven months ending February 1, 1899, they were $182,336,503, an increase of 131 per cent in the exports of manufactures during the decade. On the other hand, imports of manufactures in the decade have fallen 23 per cent, despite the fact that the consuming population has meantime increased 25 per cent, the imports of manufactures in the seven months ending February 1, 1889, having been $194,996,778, against $147,200,972 in the corresponding seven months ending February 1, 1899.

A decade ago the imports of manufactures were more than double the exports of manufactures; now the exports of manufactures are 25 per cent greater than the imports of manufactures, despite the fact that the home demand for manufactures increased 25 per cent through a 25 per cent increase in population. In the seven months ending February 1, 1889, imports of manufactures were 147 per cent greater than the exports of manufactures; in the seven months ending February 1, 1899, they are 20 per cent below the exports of manufactures.

Comparing the seven months of the fiscal year ending February 1, 1899, with the corresponding months of 1889, it is found that exports of manufactures increased 131 per cent, while the total exports, including manufactures, increased only 65 per cent, and the exports of all articles except manufactures, but 51 per cent. It is thus apparent that despite the unusual foreign demand for our agricultural products, the manufacturers are making a more rapid gain in their exports than are any other class of our producers.

The following table shows the exports of manufactures and total of exports in the seven months ending February 1st of each fiscal year from 1889 to 1899:

Seven months ending February 1st.	Exports of Manufactures.	Total Exports.
1889	$ 78,751,433	$454,197,522
1890	89,077,820	540,634,133
1891	97,188,098	547,726,350
1892	96,095,466	651,263,531

1893	88,278,110	526,941,376
1894	111,005,088	573,651,520
1895	104,607,101	501,902,934
1896	126,802,682	524,964,969
1897	153,882,682	655,177,127
1898	159,541,049	717,367,407
1899	182,336,503	749,549,338

Government receipts for February make a satisfactory record, particularly with reference to customs. On this account the receipts are the heaviest of any month, with the exception of January, since the Dingley bill became a law, and this notwithstanding February is the short month of the year. They aggregate $16,921,000, and only fall below the receipts for January by about a million dollars. Had it not been for the serious storms which interfered with traffic during a part of the month, the record would have been even a better one. While customs receipts have thus been making increases, those on account of internal revenue have been falling behind. The amount on this account, $19,-242,000, for February, is less than for any month since the passage of the war revenue act. The falling off is apparent rather than real, however, as it is due more to the shortness of the month than to anything else. The total of receipts for the month just closed is $38,500,000, an amount about equal to the receipts for last November, but about $3,000,000 less than for each of the months of December and January. The deficit for the month is $5,750,000. The deficits for the eight months now passed of the current fiscal year aggregate $98,000,000. The estimated deficit for this fiscal year, made by the Secretary of the Treasury in his last annual report, was placed at $112,000,000. It is the opinion of the best authorities that the deficit at the end of the current fiscal year will not be far in excess of that estimated. It is probable that this deficit may be increased six or eight million dollars. At the outside the annual deficiency is placed at $120,000,000. There is nothing alarming in this showing, however, for if the most careful predictions are fulfilled the first of next July will find the Government in a stronger position financially than it was on July 1, 1898. On the latter date the Treasury had an available cash balance of $210,000,000. At this time the cash balance stands at $270,000,000, and it is not likely to be reduced below $225,000,000 at the close of the year. The Treasury will thus be $15,000,000 better off than it was at the beginning of the year, notwithstanding the large excess of expenditures over receipts. The deficiency has been made up by the proceeds of the war loan, amounting to $200,000,000, a sum which has just about now been paid out of the Treasury on account of the expenses of the Spanish-American war. The recent agitation growing out of the fear of another bond issue would, on the showing made above, seem to be groundless. In any event, should the necessity arise for strengthening the Treasury, it would not likely be done by an issue of bonds, in view of the authority which the war revenue act gives to the Secretary of the Treasury to borrow money upon certificates of indebtedness to the extent of $100,000,000.

The state of domestic trade is one of increasing activity. The revival of business has been so enormous that many are fearful that the development is abnormal. While this is a fear which may well be borne in mind, the evidences

of well-conducted trade are abundant. Much of it is being done on a cash basis. The record of failures contains nothing which may be regarded as unfavorable. On the contrary, they are decreasing. Despite the storms of February, which must necessarily have interfered with business, bank clearings were daily reported in the neighborhood of $300,000,000. One has only to compare this enormous figure with those of only two or three years back to realize what a remarkable expansion has taken place. Railroad earnings continue to show a gain. With all the larger uses to which money is being put, it continues in abundance, and the same easy market which has existed for so long is still with us. One of the notable features of the business situation is the continued export demand for cereals. The result has been a rise in wheat and corn. The price of cotton, too, has improved, owing to foreign demand, and the iron and steel industries are booming. Altogether, the situation is a most promising one, and with spring trade opening it may be expected that the season will be one of pronounced business activity.

RESTRICTIONS IN CHINESE CONCESSIONS.

The Chinese government, through its legation at Washington, has transmitted to this Government the following, with a request that it be given the widest publicity, prescribing the course which will be followed in contracting foreign loans for opening mines and constructing railroads in China. These methods will supersede those in force previous to October 26, 1898:

"In view of the undeveloped state of the mineral resources of the various provinces of the Empire and the initial stage in the construction of trunk and branch lines of railroads, it has been the policy to allow foreign capital to be used for these purposes, to the end that both Chinese and foreigners may derive advantages therefrom. But, in order to obtain good results, affairs must be well managed and money must be economically expended. It is feared that there may be unscrupulous Chinese persons who, claiming with fraudulent intent to be concessionaires of this road or that mine, may enter into private agreements with foreign capitalists for the purpose of obtaining money under false pretenses, and that foreign capitalists may become unwitting victims of such fraud and waste their substance to no purpose. This certainly is not the object of our government in developing the resources of the Empire, by opening mines and constructing railroads for the mutual benefit of Chinese and foreigners. Now, this government desires to give it the widest publicity, that all contracts for foreign loans to be expended for the opening of mines and construction of railroads in China, in order to be valid, must be certified and approved by the department of mining and railroads, and that all agreements privately entered into with foreign capitalists without the certification and approval of the department, no matter how large the amount of subscribed capital may be for the purpose of opening mines and constructing railroads, shall be deemed null and void, so as to put a stop to all fraud and deception and encourage fair and honest dealing. Copies of this communication have been transmitted to the diplomatic representatives of foreign powers at Pekin.

GROWTH OF TRUST COMPANIES.

"We have several times in recent years taken occasion to refer to the marvelous growth and expansion of the trust companies of this state," says the Financial Chronicle of New York. "But as each succeeding semi-annual return appears and the same feature is observed, still further emphasized, the development becomes additionally significant and important and invested with a new degree of interest. The statistics for January 1, 1899, have recently been compiled by the State Superintendent of Banking, and they show that the upward movement has not yet been arrested, but on the contrary seems to be gaining in force and extent.

"It may be said that no characteristic of the recent past has been more noteworthy than the striking way in which the business and operations of financial institutions of all kinds have been growing during the last few years. The deposits of our New York Clearing House institutions are rapidly approaching the nine-hundred-million mark. To indicate how great the expansion has been within a short period of time, it is only necessary to say that the previous December the eight-hundred-million mark was reached for the first time, that in January a year ago the seven-hundred-million mark was first attained, and that never previous to July, 1897, had the total been as high as $600,000,000. In the same way a telegraphic dispatch from Albany has brought to notice the fact that the resources of the savings banks of this state now aggregate considerably over $900,000,000, the officially reported total being $923,420,861.

"The gain established by the trust companies during the last twelve months has been more noteworthy than that for any preceding similar period since these institutions have come into prominence. And if we take the addition for these twelve months and combine it with the addition for the twelve months preceding, we find a degree of growth which is as striking and noteworthy as any of the phenomena for which the financial development of the last two years has been so distinguished.

"The fact which stands out most conspicuously is that the trust companies of this state in 1898 added $95,500,000 to the resources under their control, after an addition in 1897 of $87,000,000, making for the two years an increase of $182,500,000. Stated in another way, between January 1, 1897, and January 1, 1899, the aggregate resources rose from $396,750,000 to $579,250,000. It will be seen that the increase for the two years has been not far from 46 per cent. If we go a little further back, we find that on January 1, 1891, the resources aggregated only $280,688,769, as against the present total of $579,205,442. Here is the yearly record between these two dates of aggregate resources of the trust companies of New York State:

"January 1, 1899	$579,205,442
January 1, 1898	483,739,926
January 1, 1897	396,742,948
January 1, 1896	392,630,046
January 1, 1895	365,419,729
January 1, 1894	341,466,011
January 1, 1893	335,707,780
January 1, 1892	300,765,575
January 1, 1891	280,688,769."

SAVINGS BANKS IN PRUSSIA.

A recent report concerning savings banks in Prussia in 1895-96 will be of interest to bankers of the United States. Extracts from the report follow:

In 1895-96 there were 1,513 savings banks, an increase of 23 over the previous year. There were besides 556 branches and 2,026 collecting offices, making in all 4,095 banks, principal or subsidiary, against 3,941 in 1894-95.

There was thus one bank per 32.8 square miles and 7,879 inhabitants. The number of separate accounts was 7,261,363, an increase of 5½ per cent over the preceding year. The invested capital amounted to $1,133,644,054.40, or about $155.84 per investor. The new investments in the course of the year amounted to $287,310,000, and the repayments to $238,630,000. The interest written in amounted to $29,220,000, the increase in the money held for investors amounting to $47,920,000 in the year, an increase of 7¼ per cent over the preceding year. The population of Prussia was estimated at 32,266,000, so that the savings bank investments amounted to about $35 per head, against about $27.50 per head in 1891. The increase has been a steady one, varying between 5 and 7 per cent for the last few years.

The Prussian savings banks are not connected with the post office, nor are they under the direct management of the state. A small proportion of them are managed by private associations, but the great bulk are administered by local authorities, generally either town councils or the authorities of rural communes (which resemble parishes).

But although the state exercises this general power of control it leaves the actual management, the receipt and investment, and regulation of accounts entirely in the hands of the local authorities. There is no general law limiting the amount of deposits, or the rate of interest, and the security of the depositor is the guarantee of the local, not of the central, government.

Investments may be in Prussian state and German imperial bonds; guaranteed railway bonds; obligations of the commune itself or of neighboring communes; mortgages of land (not to exceed two-thirds of the official valuation of the land in the country or one-half in the towns); and also in commercial documents (bills of exchange and promissory notes).

Fifty-six per cent of the total deposits were invested in mortgages in 1893-94. A considerable sum (which was held by the government to be excessive) was invested by the communes themselves in their own obligations, and a warning has been issued in consequence.

Rules are enforced in restriction of the liberty of withdrawal. Thus, under the rules of the Berlin savings bank, four weeks' notice is required for the withdrawal of more than $24.35, two months for any sum between $24.35 and $121.75, and three months for more than $121.75.

The excess of interest earned over interest paid has to be applied first to building up a reserve fund, and, when that has been done, the remainder may, as profits of the business, be spent by the local authorities on public purposes. The reserve funds amounted in 1894 to $63,310,000, and in the course of years $36,-

625,000 had been derived as profits from the business and spent by the authorities. The system of independent communal banks with state supervision, and on lines laid down generally in state legislation, subject to the interpretations and enlargements of the provincial governments under home office orders, has been in force since 1838.

THE DANGERS OF CONCENTRATION.

F. D. Kilburn, state superintendent of banking in New York, deplores the tendency toward concentration of the banking business of large cities. He is quoted as saying:

"The tendency from concentration of several banks in one, massing capital inordinately and engendering an indifference or even contempt for the small tradesman and his account, might be to erect a barrier between the institution and all except the richest of its clientele, with possibilities of incalculable harm resulting. Smaller banks are not apt to excite such animosities, for their management, never feeling release from the necessity of striving for success, holds itself approachable, studies to accommodate and cultivates the idea that the institution and the customer are reciprocally important to each other. Such a relation popularizes the business, thereby strengthening it and advantaging it in every way.

"Yet another objection to the building up of gigantic institutions is the weakening of the bond of fellowship between the banks which might result. The great bank, self-reliant in its consciousness of strength and proud of its importance, would hardly have the interest in its smaller rival or be ready to support it in an emergency, such as sometimes comes causelessly even to the soundest institutions, as if the two were equals, each realizing that what the one does for the other to-day it may need for itself in the future.

"Then, too, if the time should come when the banking business in our great cities should seem to be even an approach to a trust control or monopoly it would not be well either for the banks or for the public. With command of great power the temptation to assert it is always present, and it is safer from every point of view that, as regards the banks, that power be distributed so that no single mind or any combination of minds should be able to direct and control it."

LONDON FLUCTUATIONS IN SILVER.

During the past year the price of silver in the London market has fluctuated between 28 5-16d and 25d per ounce, the lowest quotation being touched in March, and the highest in September. An interesting feature of the market has been the fact that the highest quotations have been mainly due to special orders on Spanish account. Apart from such special operations as these, the market has shown a tendency to steadiness at about 27d per ounce.

THE RAND-McNALLY
BANKERS' MONTHLY

A financial magazine devoted to the interests of banks, bankers, brokers, investors, and general commerce.

SUBSCRIPTION PRICE:
(Without Bankers' Directory) per annum.....$ 2 00

PUBLISHED IN CONNECTION WITH

The Bankers' Directory
AND
LIST OF BANK ATTORNEYS

Now in its twenty-second year of publication, issued semi-annually in January and July.

SUBSCRIPTION PRICES:
January and July editions (indexed), per annum..$10 00
Single edition (indexed) 6 00

RAND, McNALLY & CO., PUBLISHERS,
CHICAGO, ILL.

Write for Prospectus and Advertising Rates.

OPERATION OF CANADIAN TARIFF.

Five months' operations of the new Canadian tariff, which gives merchandise from England and her colonies lower rates than those from the United States, have not reduced our sales to the Dominion. Indeed the exports from the United States to Canada have been during that time nearly 20 per cent greater than in the corresponding months of the preceding year, while those from the United Kingdom and her colonies have increased less than 10 per cent during that time, despite the advantages given to them by the new law. Official reports of the commerce of Canada during the year ending with December, which have just reached the Treasury Bureau of Statistics, indicate that American trade with the Dominion has not been seriously affected by the tariff discriminations which became complete in their operations on Aug. 1, 1898. The Canadian tariff act of 1897, it will be remembered, provided a 12½ per cent reduction of the customs duties levied upon goods from any country whose tariff should be as favorable to Canada as those of Canada to other countries, and that after the expiration of one year an additional 12½ per cent reduction should be made.

The first reduction went into operation Aug. 1, 1897, and was held to affect goods coming into Canada from Great Britain, Germany, Belgium and several other countries, thus giving to most of the imports coming into Canada an advantage of 12½ per cent in rates of duty as against those from the United States, which were required to pay the full rates named in the new law. Additional legislation in 1898 so modified the act that the reduction of 25 per cent, which was to take effect on Aug. 1, 1898, is held to relate only to goods coming into Canada from the United Kingdom, Bermuda, British West Indies, British Guiana, or "any other British colony or possession the customs tariff of which is on the whole as favorable to Canada as the British preferential tariff is to such colony or possession."

This modification of the tariff act of 1897 thus gives to goods from Great Britain and most of her colonies an advantage, on and after Aug. 1, 1898, of 25 per cent in rates of duty over those from the United States, or in other words, requires goods from the United States to pay 33 1-3 per cent higher tariff rates than those from the countries in question.

All classes of exports to British North America have participated in the increase. Agricultural implements exported to British North America in the calendar year 1898 amounted to $1,081,288, against $560,513 in 1897 and $371,144 in 1896. Of cars, carriages, etc., the exports to British North America in 1898 were $217,948, against $173,308 in 1897 and $163,791 in 1896; of clocks and watches, the exports to British North America in 1898 were $420,928, against $327,011 in 1897 and $262,386 in 1896; of coal, the exports of the year to British North America were 3,362,386 tons, against 2,965,805 tons in 1897 and 3,033,009 in 1896. Of copper, the value of the year's exports to British North America was $175,253, against $64,-179 in 1897 and $44,727 in 1896. Exports of cotton cloths increased from 14,378,247 yards in 1897 to 18,225,760 in 1898; those of other cotton goods from $1,360,567 in 1896 and $1,537,471 in 1897 to $1,778,441 in 1898. Fruits and nuts, of which we exported $834,103 to British North America in 1896 and $888,501 in 1897, amounted in 1898 to $1,232,656. Exports of furs and fur skins increased from $245,154 in 1896 and $289,344 in 1897 to $352,567 in 1898; those of instruments for scientific purposes, including telegraph, telephone, etc., increased from $248,890 in 1896 and $336,603 in 1897 to $346,456 in 1898. Builders' hardware, of which the exports in

1896 were $543,998, amounted in 1897 to $603,196 and to $797,106 in 1898. Our sales of sewing machines to British North America in 1896 amounted to $99,155, increasing to $116,535 in 1897 and 146,628 in 1898; those of typewriters increased from $37,562 in 1897 to $57,433 in 1898; those of boots and shoes, from $208,848 in 1896 and $237,519 in 1897 to $340,112 in 1898; those of naval stores, from $266,478 in 1897 to $343,118 in 1898; oil cake, from 1,199,669 pounds in 1897 to 7,917,288 in 1898; cotton seed oil, from $79,670 in 1897 to $114,429 in 1898; bacon, from 14,379,100 pounds in 1897 to 17,209,567 in 1898; hams, from 4,085,321 pounds in 1897 to 8,038,139 in 1898; lard, from 4,252,008 pounds in 1897 to 10,801,182 pounds in 1898, and in breadstuffs there was a general increase, corn, wheat and wheat flour all sharing in the growth, a considerable proportion of this class of exports to British North America being probably intended ultimately for European consumption.

TAX ON CERTIFICATE OF DEPOSIT.

A matter of considerable interest to bankers, in relation to the stamp tax required to be paid on certificates of deposits, has recently come to light. On Nov. 14, 1898, the United States Treasury Department rendered a decision to the effect that "certificates of deposit drawing interest, if left a certain time, are taxable at the rate of two cents; but if left until interest accrues, stamps at the rate of 2 cents per $100 must be added."

In explanation of this ruling it may be said that formerly most of the banks issued a form of certificate reading that interest at such a rate would be paid, if the deposit remained in the bank a stated period of time. This in effect made them demand certificates on which a 2-cent stamp only was required. But if the deposit was left in the bank the full period mentioned in the certificate, thus adding to its value accrued interest, stamps at the rate of 2 cents per $100 must be affixed when the certificate with the accrued interest was paid.

However, most of the banks in this section, after the panic of 1893, changed their form of certificate to read as follows:

..... Bank of .....

....., Wis., 189..

..... has deposited in this bank ..... dollars, payable to the order of ..... in current funds, on the return of this certificate, properly indorsed ..... months after date, with interest at ..... per cent per annum. No interest after time specified.

..... Cashier.

It will be seen that the words "if left" are omitted from this form, making the certificate purely a time deposit certificate upon which the accruing of future interest is presumed. As some question arose as to how certificates of this form should be stamped, Thomas Daly, cashier of the Commercial Bank of Oshkosh, Wis., wrote the commissioner of internal revenue in regard thereto, explaining that although this form of certificate is used, they are cashed on presentation, the same as demand certificates, before interest has accrued. In reply Mr. Daly has received an official letter from the commissioner reading as follows: "You are advised that the above form of certificate of deposit requires stamps to be affixed at the time it is issued, at the rate of 2 cents per $100 or fraction thereof of the face value, as it is an interest-bearing certificate of deposit whether paid on or before the time specified therein."

This is a matter of much importance to banking interests, as it will compel banks to either affix the maximum amount of stamps required of interest-accrued certificates, or else change their form of certificate back to the demand certificate form, using the words "if left" in the body of the certificate. It is understood, however, that some banks prefer to pay the tax and make their certificates, time, interest-bearing certificates, even if they pay them on demand, rather than to give them the form of the old demand certificates subject to interest "if left" a specified time.

IMPORTANT REVENUE DECISION.

The most important recent decision is the one relative to the undivided profits of banks. Ever since the revenue law went into effect, July 1, last, the banks all over the country have been taxed at the rate of $2.00 per $1,000 on their undivided profits. The attorney general has ruled that the surplus of banks was taxable, and the commissioner ruled that the undivided profits were also taxable. Now comes the attorney general of the United States, and declares that the undivided profits are not subject to the war revenue tax. This will be welcome news to bankers all over the country.

TRADE RELATIONS WITH GERMANY

A good deal of unnecessary anxiety seems to be exhibited both in Germany and in the United States about the trade relations between the two countries. Some figures just prepared by the Treasury Bureau of Statistics show that the supposition that American trade in Germany or German trade in America is being disturbed or depressed by existing conditions seems to be unfounded. Certainly the United States is giving to Germany a larger percentage of her import trade than ever before, and is selling to Germany a larger percentage of her exports than ever before. American exports to Germany increased over 11 per cent in the past six months, compared with the corresponding six months of the preceding year, which of themselves were phenomenally large, and the imports from Germany into the United States in the past six months were nearly 25 per cent greater than those of the corresponding six months of last year. The share of our import trade given to Germany has steadily increased during the past decade, as has also the share which she takes of our exports. A decade ago 10 per cent of our imports was taken from Germany, while now 13 per cent comes from that country; a decade ago 8 per cent of our exports went to Germany, now over 13 per cent goes to that country, and in the last half of the calendar year 1897 our exports to Germany were 32,632,122, and in the last half of the calendar year 1898 were $40,615,770, an increase of nearly 25 per cent. Our exports to Germany in the last half of the heavy export year 1897 were $77,132,053, and in the last half of 1898 were $85,903,120. Even in meats and provisions the exports to Germany in 1898 show a marked gain in nearly all classes. In salted or pickled beef the exportations increased more than 25 per cent in 1898 over 1897. Exports of bacon increased 25 per cent, or nearly 10,000,000 pounds; those of hams increased from less than 5,000,000 pounds to nearly 12,000,000 pounds; those of pork, fresh and salted, from less than 3,000,000 pounds to nearly 13,000,000 pounds; those of lard, from 205,000,000 pounds to 238,000,000 pounds; while in fruits and nuts the exports of 1898 were nearly 50 per cent in excess of those of 1896, and but slightly below those of 1897.

ENCOURAGING TO THRIFT.

Banks in Germany encourage thrift. According to a report by Walter Schumann, our consul at Mainz, a system is established which invites weekly deposits of small sums, ranging from the 11.9 cents (50 pfennigs up through 1, 2, 3, 4 and 5 marks to 10, the mark being rated at 23.8 cents. The applicant for a passbook gives his address and states the amount which he wishes to deposit regularly. Then collectors call and save him all further trouble. At the first call he is presented with a passbook, in which the proper entry is made. Subsequently printed coupons are left with him by way of receipts. The account is footed up at the end of the year or whenever withdrawals are made. Interest is allowed at the rate of 3½ per cent, beginning with January 1 of the year following that in which the deposits are made.

Under this system the collections at Mainz for the year 1896 amounted to $165,392, and in 1897 they were $176,170. The number of depositors for these years was 5,263 and 5,485 respectively; the amounts withdrawn, $141,656 and $154,-622; the balance due, $112,663 and $137,-030. Figures for the year 1898 indicate that the most popular sum for deposit was 2 marks (47.6 cents). The number of depositors in this class was 1,730, the 50-pfennig class numbered 244 and the 10-mark class 35.7.

It is stated that the banks did not start this department as an institution of profit, but for the very good purpose of inciting poor people to save their earnings, and it has met with a well-deserved success.

A Big Savings Business.—The volume of business handled by the savings bank department of the London postoffice has grown to enormous proportions, and at present the staff of the Central Savings Bank numbers more than 2,500 persons.

THE HEART OF THE CITY.

Grand Central Station is situated in the very heart of New York City. That is where the fast trains of the Michigan Central, "The Niagara Falls Route," land you. The New York and Boston Special leaves Chicago every day at 10.30 a. m.; Fast Eastern Express for New York, Boston, and New England points, 3 p. m.; Atlantic Express, 11.30 p. m.; Detroit Night Express, 9.35 p. m. All trains passing Niagara Falls by daylight stop five minutes at Falls View Station. City Ticket Office, 119 Adams Street, Chicago.

BANKING LEGISLATION AND DECISIONS

COMPILED BY

Messrs. CRATTY, JARVIS & CLEVELAND of the Chicago Bar.

FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACCOMMODATION PAPER — RIGHTS OF TRANSFEREE—BURDEN OF PROOF—PAPER HELD AS COLLATERAL.

On an issue whether a certain person in procuring accommodation paper which he afterward turned over to a bank was the bank's agent, statements of the bank's account furnished to him by the bank are irrelevant.

A transferee of accommodation paper for value, in good faith and before maturity, is not subject to any defenses existing between prior parties.

A transferee of accommodation paper as collateral security for an antecedent debt is a holder for value.

The burden of proof of want of consideration, either as against the payee of accommodation paper or his transferee, is on the maker.—Murphy vs. Gumaer, 55 Pac. Rep. (Colo.) 951.

ACCOMMODATION PAPER — TRANSFER—RIGHTS OF PURCHASERS.

As paper executed without consideration for the payee's accommodation becomes obligatory only when the latter negotiates it, whereupon the transferee becomes the real payee as against the maker, Code 1886, Sec. 2594, giving the payor of commercial paper the same defenses against a transferee which he had against the payee before notice of the assignment, does not apply to accommodation paper.

A partner has no authority to execute accommodation paper in the name of the firm.—Talmadge vs. Milliken, 24 So. Rep. (Ala.) 843.

ACTION ON CHECK—CONSIDERATION —PRESUMPTION.

The possession of a check by the person to whose order it is drawn raises a presumption that it was given for a consideration.—Ritchie vs. Safe Deposit & Trust Co. of Pittsburg, 42 Atl. Rep. (Pa.) 20.

ACTION ON NOTES—DEFENSES—MISTAKE OF FACT—WANT OF CONSIDERATION—ESTOPPEL.

Under the mistaken belief that a decedent's estate was solvent, a bank holding notes against him and a deposit in his favor paid the administrator the deposit, which it could have held against the notes, and surrendered decedent's notes in return for notes given by the heirs. Held that the heirs were estopped to repudiate liability on their notes on the ground of the mistake, or to plead want of consideration.

Surrender of a decedent's notes constitutes a sufficient consideration for equivalent notes of his heirs.—Union & Planters' Bank of Memphis vs. Jefferson, 77 N. W. Rep. (Wis.) 889.

AGENCY—NEGOTIABLE PAPER—AUTHORITY OF OFFICER—LIABILITY OF OFFICER FOR UNAUTHORIZED ACTS—AUTHORITY OF PRESIDENT—PRESUMPTIONS.

A negotiable note executed in the name of a corporation by an officer or agent having no authority to issue such paper in its behalf is void, but if the officer or agent had authority to issue notes of the corporation for any purpose, such note is valid and enforceable against the corporation in the hands of a bona fide holder, though executed for an unauthorized purpose.

An officer of a corporation, who executes negotiable notes in the name of the corporation, is liable to a bona fide purchaser of the notes in an action for damages for falsely representing his authority, where he had no authority to issue notes of the corporation for any purpose, and the notes are consequently void; but where he had authority to execute notes in the business of the corporation, although he abused his authority by executing them for an unauthorized purpose, he is not liable to the holder, as the notes are binding on the corporation alone.

In the absence of a statute or by-law limiting his authority, the president of a corporation, as its legal head, is presumed to be authorized to bind the corporation by his acts in its name, and notes so executed by him are presumptively valid against the corporation.—Dexter Sav. Bank vs. Friend, 90 Fed. 703.

AGENCY—PROOF OF—NOTICE.

Notice to a director and stockholder of a bank, who was not an officer, concerning the character of paper held by the bank, is not notice to the bank.

A bank can transact its business only through its board of directors and its regularly constituted officers and hence cannot appoint a general agent to transact its business.

An agent's authority cannot be shown by his own declarations.—Murphy vs. Gumaer, 55 Pac. Rep. (Colo.) 951.

ASSIGNMENT FOR BENEFIT OF CREDITORS — PREFERENCE —CORPORATIONS.

An assignment with preferences cannot be attacked by one who is not a creditor of the assignor.

An insolvent corporation may make a payment preferring one of its creditors over others.

Where a creditor accepts a conveyance of property from his debtor in good faith and in payment of a valid indebtedness, it is not rendered void by the fact that the debtor intended it as part of an assignment for the benefit of creditors.—First Nat. Bank of Latrobe vs. Garretson, 77 N. W. Rep. (Ia.) 856.

BANKS—APPROPRIATING DEPOSITS —AUTHORITY.

A bank, having previous authority to apply a customer's deposit to his debt, can appropriate it to the debt, though the deposit was in part money of the depositor's ward, the bank having no knowledge of the fact.—Meyers vs. New York County Nat. Bank, 55 N. Y. Sup. 504.

BANKS—CHECKS—ORDER TO STOP PAYMENT.

A bank, honoring a check through oversight, after it had been ordered by the depositor to stop payment, is liable to him for the amount, though he had agreed that it should not be responsible for a failure to execute such orders, where it had agreed to endeavor to execute them, as its agreement rendered it liable for negligence, notwithstanding his agreement.—Elder vs. Franklin Nat. Bank of City of New York, 55 N. Y. Sup. 576.

BANKS — COLLECTIONS — INSOLVENCY—FOLLOWING TRUST FUNDS—INTEREST.

Where a bank receives a draft, with directions to collect, and notify the owner, and its correspondent collects the funds, the mere crediting of the proceeds to the owner on its books, though it has an open account with him, does not change its relation of agent to that of debtor. Hence the bank having failed, and the fund having been paid by the correspondent to the receiver, the owner might follow the fund.

Where a collection made by a bank's correspondent and paid to a receiver subsequently appointed for the bank is followed into the receiver's hands as a trust fund, the owner is not entitled to interest thereon.—Guignon vs. First Nat. Bank of Helena, 55 Pac. Rep. 1051.

BANKS — DISCOUNTING DRAFTS — BILLS OF LADING—ATTACHMENTS.

A bank receiving a bill of lading from its customer and discounting a draft drawn by him on the consignee, may enforce its claim against the goods, as against an attaching creditor of the customer, where the consignee refused to honor the draft or receive the goods, though it customarily charged the amount of unpaid drafts back to its customers.—American Trust & Savings Bank vs. Austin, 55 N. Y. Sup. 561.

BANKS—DRAFTS—FORGERY — DILIGENCE.

On a question of want of diligence in suing a bank for the amount of a draft on which the payee's indorsement had been forged, it was irrelevant that the payee had previously sued the bank for possession of the draft and recovered judgment.—Garthwaite vs. Bank of Tulare, 55 Pac. (Cal.) 773.

BANKS—MISAPPLICATION OF FUNDS —NEGLIGENCE OF TREASURER.

Complainant was to pay an incumbrance on property conveyed to him. He subsequently executed to the grantor a mortgage of the property, with a verbal agreement that the amount paid by him on the prior incumbrance was to be deducted from the amount due on the mortgage. He arranged with a bank for a loan on the property, whereby it was agreed

that the bank should pay off all prior incumbrances, making its mortgage a first lien. The bank, through its treasurer, paid the grantor's mortgage, without making any deduction for the prior incumbrance. The treasurer, subsequently learning that a mistake had been made, continued to receive payments from complainant without giving him notice, and leaving him to suppose that he was paying the full interest on all mortgage debts on his property, until the grantor became insolvent, whereby he lost his chances for recovery against him. Held that, as the treasurer was acting in the line of his employment, complainant was entitled to an allowance, on an accounting between him and the bank, for the amount so lost through the treasurer's neglect.—Sherry vs. Wakefield Inst. for Savings, 42 Atl. Rep. (R. I.) 268.

BANKS — RAISED PAPER — RECOVERY OF PAYMENTS—PAYMENT THROUGH CLEARING HOUSE —NEGLIGENCE—QUESTION FOR JURY—AMOUNT RECOVERABLE.

To entitle the drawee bank to recover money mistakenly paid on a raised draft, the payment must have been paid without culpable negligence on its part.

A bank draft was certified by the drawee in ignorance that it had been raised. It was then deposited in another bank, and on the next day included in the drawee's clearing house balance, which the drawee paid in the usual manner. On receipt of the draft the drawee's check clerk compared it with the certification book, and canceled it. Held that the draft was paid when so canceled.

A bank having an active account with the drawee bank drew a draft, No. 2,269, for $76, payable to T., notice of which was given, according to its custom, in its daily letter of advice of drafts drawn that day, which the drawee received and filed, to be checked off as the drafts were paid, on the succeeding morning. Six days later the draft was presented for certification, having been raised to $7,660, and the date changed to the day preceding presentment. The bookkeeper pronounced it "all right," and it was certified without checking the advice, and entered in the certification book without entering its number, as was customary; and on the bookkeeper posting from the certification book, he noticed the omission, remembered that no advice for a draft of that amount had been received, and notified the general bookkeeper. The payee deposited the certified draft on the same day, and it was received by the drawee through the clearing house next morning at 10:30 o'clock, when it was compared with the certification book, and canceled, between 11 and 1 o'clock. Defendant bank, in which it was deposited, having received no notice from the drawee, paid the amount to the depositor; and at 4 o'clock the drawee's bookkeeper took the canceled draft from its receptacle, and by comparing it with the advice, and by inquiry from the drawer, discovered the forgery, of which defendant was at once notified. Held, that whether the drawee had been so negligent in paying the draft as to prevent it from recovering the amount paid from defendant was a question for the jury.

Where a bank paid out part of the proceeds of a deposit, consisting of a raised draft, relying on the certification of the drawee before notice of the alteration, the drawee, having certified and paid the draft, in negligent disregard of facts which would have shown the forgery, can recover from it only the amount of such deposit remaining in its hands.—Continental Nat. Bank of New York vs. Tradesmen's Nat. Bank of New York, 55 N. Y. Sup. 545.

BANKS AND BANKING—SALES — PRINCIPAL AND AGENT—AUTHORITY—RATIFICATION.

In the absence of special instructions, if a time bill of exchange with bill of lading attached be sent to an agent for collection, there is an implied obligation upon the agent to hold the bill of lading until the bill of exchange is either accepted or paid, according to circumstances; and he cannot deliver the bill of lading without requiring the one or the other.

Where the instructions to an agent are couched in such uncertain terms as to be reasonably susceptible of two different meanings and the agent in good faith and without negligence adopts one of them, the principal cannot be heard to assert, either as against the agent or as against third persons who have in good faith and without negligence relied upon the same construction, that he intended the authority to be executed in accordance with the other interpretation.

Express or implied ratification of the unauthorized act of an agent must, in order to bind the principal, be with full knowledge of all material facts; and, if

material facts be either suppressed or unknown, the ratification is invalid, because founded in fraud or mistake.—Oxford Lake Line vs. First National Bank of Pensacola, 24 So. (Fla.) 480.

BANKS AND BANKING—TITLE TO CHECKS DEPOSITED.

A check deposited with a bank by a customer, and credited in her account, in her pass book, thereupon became the property of such bank, and for the amount thereof it became indebted to her, where the evidence offered for the purpose of showing that it had not been received and credited as money was conflicting.—Moore vs. Riverside Bank, 55 N. Y. Sup. 615.

BILLS AND NOTES—ACCOMMODATION ACCEPTORS—CONDITIONAL ACCEPTANCE—RIGHTS OF PURCHASERS—DEFENSES — USURY — APPEAL — HARMLESS ERROR — RATIFICATION OF MISAPPROPRIATION—ESTOPPEL.

The transferee, before maturity, of an accepted bill of exchange in payment of an antecedent debt, from one to whom it was given for another purpose, acquires a good title, unless he took it with knowledge of the conditions of the acceptance.

A purchaser of an accepted bill of exchange from the drawer is chargeable with notice that it is accommodation paper, which, until negotiated, is no evidence of indebtedness against the acceptor.

Where the drawer of an accepted draft transfers it to another in payment of an antecedent debt, only the legal rate of interest can be charged, since the transaction is in the nature of a loan, and not a purchase of the draft.

An accommodation acceptor of a bill of exchange, to be used by the drawer for a special purpose, need not show, in an action thereon by one to whom the drawer transferred it contrary to the terms of the acceptance, that he would not have accepted it for the purpose for which it was used.

He need not show that he was injured by the diversion.

Nor that by diverting it the drawer failed to receive as much benefit as he would have received had it been used in accordance with the terms of the acceptance.

Nor that he was not indemnified against loss as such acceptor.

Nor that he has not ratified the diversion.

The receipt of indemnity for his liability by an accommodation acceptor of a bill, whose acceptance was conditional, authorizes the drawer to use it contrary to the conditions of the acceptance only where the indemnity was given in exchange for the acceptance, and not as collateral security therefor.

An acceptor of a bill estops himself from asserting that the acceptance was for the drawer's accommodation, and conditional, by, before maturity of the acceptance, suing on a note given him by the drawer as indemnity, though when commencing the suit he was ignorant of a violation of the conditions of the acceptance by the drawer.

Such estoppel inures to the benefit of a transferee of the bill, he being in privity with the drawer.

An acceptor of a bill, who, by suing the drawer on a note given him as indemnity for the acceptance before maturity of the latter, has estopped himself from asserting that he is an accommodation acceptor for a special purpose, cannot avoid the effect of his act by afterwards abandoning the suit.—Farley Nat. Bank. vs. Henderson, 24 So. Rep. (Ala.) 428.

BILLS AND NOTES — ASSIGNMENT — COLLATERAL SECURITY.

In an action on a note the evidence showed that the note had been assigned by plaintiff as collateral; that the debt was not paid, nor the note transferred to the plaintiff, nor the assignee's claim released. Held, that the note was not the property of plaintiff.—Bank of Piedmont vs. Smith, 24 So. Rep. (Ala.) 589.

BILLS AND NOTES—CONSIDERATION —CORPORATIONS—LIABILITY OF OFFICERS.

A treasurer of a corporation, not for pecuniary profit, acting without compensation, who, for safe-keeping, deposited corporate funds in his name as such treasurer in a bank considered solvent by himself and other prudent men, is not liable for the loss of such funds through the failure of the bank.

A note given to a corporation by its treasurer, who acted without compensation, and in his name, as such treasurer, deposited funds in a reputedly solvent bank, where they were lost through the bank's failure, in consideration of the corporation releasing him and the sure-

ties on his fidelity bond, and the bank from all claims for such funds, is founded on a sufficient consideration.—Booth vs. Dexter Steam Fire Engine Co. No. 1 of Montgomery, 24 So. Rep. (Ala.) 405.

BILLS AND NOTES—INDORSER—PRESENTMENT—DEATH OF MAKER.

Proof of death of maker is not sufficient to excuse failure of presentment to charge indorser. It must be proved that he left no domicile or personal representative.—Ireys vs. Wallace, 24 So. Rep. (Miss.) 533.

BILLS AND NOTES—PLACING OF NOTES ON FOOTING OF BILLS OF EXCHANGE.

Promissory notes, though negotiable and payable at a bank in Kentucky, are not placed on the footing of bills of exchange unless discounted at some bank incorporated under the laws of that state or organized under the national banking law.—M. V. Monarch Co. vs. First National Bank of Terre Haute, Ind., 49 S. W. Rep. (Ky.) 32.

CHATTEL MORTGAGES—NATURE OF PROPERTY—REAL OR PERSONAL.

A mortgage securing an issue of bonds given by a corporation on its property, consisting of land, buildings, machinery and tools used in a manufacturing business, is a real estate mortgage as to the land and such structures, machinery and appliances as are attached thereto, but a chattel mortgage as to such appliances and tools as are not attached, though all are fitted and adapted for use, and are used, as a part of the equipment for the same business.—Bayne vs. Brewer Pottery Co., 90 Fed. Rep. 754.

CHECK—ESTOPPEL.

Where a party denying that a check constituted payment refused to accept money he cannot object that the check was not good.—Guilfoyle vs. National Life Association, 55 N. Y. 236.

CORPORATIONS — INDORSEMENT OF NOTES—POWERS.

A corporation organized to carry on a mercantile business has power to indorse notes of a third person from whom it buys merchandise in payment for such merchandise.—National Bank of Commerce in Denver vs. Allen, 90 Fed. Rep. (C. C. A.) 545.

CORPORATIONS — INSOLVENCY — POWER TO PREFER CREDITORS —PLEDGE OF STOCK—RIGHT OF PLEDGOR TO VOTE.

A private business corporation has the same power to prefer creditors as an individual, and, though insolvent, so long as it retains the custody and control of its property, may dispose of the same so as to pay the claims of one or more of its creditors, to the total exclusion of other equally meritorious claims.

Under 1 Mill's Ann. St. Colo., Sections 495, 496, which authorize persons holding stock in a corporation as trustees to vote the same, but provide that a pledgor may vote the stock pledged, one to whom stock has been transferred to hold as collateral security for an indebtedness to a third party is not a trustee, but the transaction is, in effect, a pledge, and, in the absence of express agreement, the pledgor is entitled to vote the stock.

A bank is not required to give notice of a claim against a mercantile corporation, or the amount of such claim, nor does the fact that it exercises the moral influence which it possesses over the company as a large creditor, to induce it to grant a preference, render it liable to other creditors for the amount received in payment of its claims, where it had no actual control over the action of the company.—National Bank of Commerce in Denver vs. Allen, 90 Fed. Rep. (C. C. A.) 545.

CORPORATIONS—LIABILITY OF ONE FOR ACTS OF ANOTHER—AGENCY.

Neither the fact that a bank held as collateral security a majority of the stock of a mercantile corporation, nor the fact that one of its officers was for a time a director of the mercantile company renders the company the agent of the bank so as to make the bank liable to the creditors of the company for misrepresentations as to its financial condition made by its officers.—National Bank of Commerce in Denver vs. Allen, 90 Fed. Rep. (C. C. A.) 545.

CORPORATIONS—POWER TO BECOME SURETY — NOTES — NOTICE OF PROTEST—RELEASE OF MAKER AS AFFECTING LIABILITY OF INDORSER.

A corporation, unless organized for the express purpose of becoming surety for

others, has no power to do so unless the contract is to its manifest advantage.

Notice of protest received on the first business day after the paper is protested is sufficient.

If notice of protest is received in time it is immaterial whether it was given in person or by mail.

The fact that the act of a corporation, in becoming the drawer of a bill, was ultra vires does not relieve an indorser from liability.—M. V. Monarch Co. vs. Farmers' & Drovers' Bank, 49 S. W. Rep. (Ky.) 317.

FALSE REPRESENTATIONS BY BANK OFFICERS—RELIANCE THEREON—DAMAGES.

One about to sell merchandise on credit was referred by the buyer to a bank, which held a claim against him secured by certain stock, for information concerning his financial responsibility and the value of similar stock, which was to be pledged as collateral for the price of the goods. Held that, in the absence of information to arouse the seller's suspicions or to cast doubt on the truth of the actionable representations of the bank officials, he had a right to rely thereon.

False representations are actionable only when relied and acted on.

The measure of damages for false representations, which induced a sale of property on credit to an insolvent third person, is the value of the property at the time of its sale, less the amount paid by the seller and the value of collateral security taken.—American Nat. Bank of Denver vs. Hammond, 55 Pac. (Colo.) 1090.

FORGED CHECKS — PAYMENT BY DRAWEE BANK—RIGHT TO RECOVER BACK—NEGLIGENCE OF PURCHASER—FORGED INDORSEMENT.

A drawee bank which pays a forged check to a holder for value and without notice, and without negligence in making due inquiry, cannot recover back from him.

Negligence of a purchaser of forged paper in failing to make due inquiry cannot be imputed to his transferee for value and without notice.

A drawee bank which pays a forged check to the owner, who is also a subsequent indorser, cannot recover back from him, as having, by his indorsement, guaranteed a prior indorsement which was forged; since the forgery of the indorsement was not the cause of the loss.—First Nat. Bank of Marshalltown vs. Marshalltown State Bank, 77 N. W. Rep. (Ia.) 1045.

FRAUDULENT CONVEYANCE — EVIDENCE—CHANGING FORM OF INDEBTEDNESS.

A mortgage to a bank, in which the mortgagors had subscribed an affidavit that it was made in good faith, will not be held fraudulent on the mere testimony of the mortgagors that they made it, not as security for their debts to the bank, but for the purpose of delaying their creditors, and the fact that the mortgagee advertised the property for sale, and at the time of taking the mortgage had sufficient collateral security, and that the property mortgaged with the other security was largely in excess of the debt.

The right to retain security as against other creditors is not affected by the fact that other notes are given in place of those held at the time the security is taken.—Straw-Ellsworth Mfg. Co. vs. Cain, 55 Pac. Rep. (Wash.) 321.

FRAUDULENT CONVEYANCES—KNOWLEDGE OF AGENT.

The knowledge of an agent of mortgagees, who acted for them in securing the mortgages, that they were given to defraud creditors of the mortgagor, binds the mortgagees.—Noyes vs. Tootle, 48 S. W. (Ind. Ter.) 1031.

FRAUDULENT CONVEYANCES—SECRECY OF TRANSFER.

Where a grantee, by understanding with the grantor, withholds from record and keeps secret a deed of conveyance of valuable property, and allows the grantor to hold himself out as the owner, he cannot, if the grantor becomes insolvent, assert his title as against one who has in good faith parted with his goods and credited the grantor in the belief that he owned the property.—Bunch vs. Schaer, 48 S. W. Rep. (Ark.) 1071.

FRAUDULENT CONVEYANCE—WAIVER—REMAINING PROPERTY.

A conveyance made with a personal intent to defraud creditors is void even though the debtor has ample property to pay his debts.

A creditor, by taking a new note and a mortgage, after a conveyance by the debtor in fraud of such creditor, is held to not thereby waive the right to attack the conveyance as fraudulent.—First Nat.

Bank of Los Angeles vs. Maxwell, 55 Pac. Rep. (Cal.) 980.

GUARANTY—LIABILITY OF GUARANTOR.

Where defendant wrote to plaintiff bank making inquiry as to rates of discount, and saying, "If the rate is satisfactory we will be pleased to open an account with you," to which plaintiff replied, fixing the rate, and naming the amount that it was willing to carry, a subsequent letter from defendant stating that "we accept your proposition," and adding that "the paper that we may discount with you that may be returned unpaid we desire charged to our account, and, should same not cover it at the time, wire us immediately, and we will cover it by wire or New York draft, as you may desire," formed a part of the contract, and the letters, taken together, amount to a guaranty of payment, and not merely a guaranty of solvency of the acceptors and payors.

Under such a guaranty of payment the guarantor becomes liable at once upon the failure of the principal debtor to pay, without demand being made by the creditor upon the principal debtor.

It was not necessary for the bank, in suing upon the guaranty, to aver the consideration for the indorsement and delivery of the paper to it, as required by Ky. St. Sec. 475, in an action upon an assignment of a promissory note.—M. V. Monarch Co. vs. First Nat. Bank of Terre Haute, Ind., 49 S. W. Rep. (Ky.) 32.

HUSBAND AND WIFE—LIABILITY OF MARRIED WOMAN, WHETHER AS PRINCIPAL OR SURETY—FRAUD.

A note executed by the only two bona fide stockholders of a corporation, one of whom was a married woman, for money used by the corporation, was an original undertaking, and not a contract to answer for the debt or default of another, within Ky. St., Sec. 2127, providing that no part of a married woman's estate shall be subjected to the payment of any liability upon such a contract unless such estate shall have been set apart for that purpose.

A married woman cannot escape liability on a note executed by her on the ground that fraud was practiced upon her by one not a party to the record, and not interested in the recovery.—William vs. Farmers & Drovers' Bank, 49 S. W. Rep. (Ky.) 183.

INSOLVENCY OF BANK—TRUST FUNDS—PUBLIC MONEYS.

Public money deposited by a public officer in a bank becomes a trust fund, and not part of the estate of the bank; and in case of the insolvency of the bank its receiver must treat such fund as the property of the true owner, and not of the bank.

The creditors of an insolvent bank are not entitled to share pro rata in public money deposited in such bank.—State ex rel. Anderson vs. Thum, 55 Pac. (Idaho) 858.

INSOLVENT BANKS—PARTIES—CAPACITY TO SUE.

Rev. St. 1878, Sec. 3218, provides that, when a banking corporation shall become insolvent, the court may restrain it from transacting business; section 3219 provides that the injunction may issue at the commencement of any action by any creditor or stockholder; and section 3227 provides that when an action shall be commenced under any of the provisions of the chapter against a corporation, its officers or stockholders, the court may, on application of either party, restrain all proceedings by any other creditor. Held, that but one winding-up suit is proper, and in an action by a creditor to close the business of an insolvent bank the statutory liability of stockholders, the liability of directors, officers and stockholders for the indebtedness of the bank, and the liability of the directors or other officers to make good any money squandered through their fraud or negligence, may be enforced; the several liabilities not being different causes of action.—Gager vs. Marsden, 77 N. W. Rep. (Wis.) 922.

INTEREST—COMPUTATION — TRUST DEED—SALE FOR TAXES—MORTGAGES—PRIORITIES.

Interests on amount due are to be computed from the respective dates that these amounts were recognized as due.

A debtor whose property is covered by a deed of trust is bound to see to the payment of the taxes; and if it be sold for taxes, he has no claim for its value against his mortgagee or trustee.

The rank of mortgages remains unchanged (to the extent that the notes are open to equities) if both creditors hold notes secured by those mortgages, transferred after maturity.—Vance vs. First Nat. Bank of Shreveport, 24 So. Rep. (La.) 607.

INTOXICATING LIQUORS—CHATTEL MORTGAGES—PAROL EVIDENCE.

When the validity of a chattel mortgage upon a stock of drugs and druggists' sundries is challenged upon the ground that it covers a quantity of intoxicating liquor, and was taken by a person who did not have a permit to sell such liquor, to secure a debt due to him, and the description of the mortgaged goods is general and does not specifically mention intoxicating liquor, it is competent for the mortgagee to testify that when he took the mortgage he did not know or understand that such liquor was included in the stock upon which the security was taken.

While a druggist who has no permit to sell intoxicating liquors may lawfully keep and use them for the purpose of compounding for sale tinctures, medicines and other non-intoxicating ingredients, yet his right to do so does not justify a mortgage of them for the purpose of securing a debt due to a creditor who has no permit to engage in their sale.—C. D. Smith Drug Co. vs. First National Bank of Emporia, 55 Pac. (Kan.) 851.

MORTGAGES—MISTAKE IN DESCRIPTION — EFFECT — STATUTES — CONSTRUCTION — CORPORATIONS—ULRA VIRES—TRUSTS.

A corporation cannot raise the question of ultra vires in the making of a mortgage by it, where it assumed to have the authority, received the money, and applied it to corporate purposes.—Union Trust Co. of Pittsburg vs. Mercantile Library Hall Co., 41 Atl. Rep. (Pa.) 129.

NATIONAL BANKS—FEDERAL QUESTION—ULTRA VIRES CONTRACTS —LIABILITY OF BANK.

A national bank defended against an action for the conversion of collaterals, which plaintiff alleged it had agreed to sell for him, on the ground that it was prohibited by the national banking act from making such a contract, and that such prohibition exempted it from any liability whatever growing out of the transaction. Held, that a decision of the state court permitting a recovery by plaintiff necessarily determined the contention of exemption adversely to defendant, and was reviewable by the federal supreme court, although the judgment of the state court was based on general principles of law, independently of the question of ultra vires raised.—First National Bank of Grand Forks, N. D., vs. Anderson, 19 Sup. Ct. Rep. 284.

NATIONAL BANKS—TAXATION—EXEMPTION.

Where an assessment is proper, a refusal of the board of equalization to consider objections that it was arbitrarily made, and that the board had no power to review it, is harmless.

Under Rev. St. U. S., Sec. 5219, providing that the legislature of each state may direct the manner and place of taxing all shares of national banking associations, and that nothing in the act shall exempt the real property of the association from state taxes, the personal assets of a national bank are exempt from taxation by the states.—People vs. National Bank of D. O. Mills & Co., 55 Pac. (Cal.) 685.

NATIONAL BANKS—INSOLVENCY—APPLICATION OF DEPOSITS—BILLS AND NOTES—PAYMENT.

A depositor's parol direction to a bank to apply his deposit in payment of a note payable at the bank is sufficient to authorize such application.

The maker of a note deposited money in the bank where it was payable, and instructed the cashier to apply it in payment of the note. On the day it matured the maker tendered the bank his check in payment of the note, but was told it had been charged to his account, and that the check was unnecessary. The note, stamped "Paid," was shown him hanging on a canceling spindle, and was subsequently delivered to him. The bank was insolvent at the time, and failed before remitting the proceeds to the owner of the note, though at the time of payment it had sufficient funds for that purpose. Held to constitute a valid payment of the note.

Rev. St. U. S., Sec. 5242, provides that all transfers of moneys by a national bank, and payments of money or deposits to creditors, in contemplation of insolvency, with a view to prevent the application of its assets as provided, or to prefer any creditor, shall be null and void. Held, that the maker of a note payable at a national bank could not apply his deposits in such bank in payment of the note when the bank was in contemplation of insolvency, though open for business at the time such application was ordered, and the maker had no knowledge

of its condition.—First National Bank of Cambridge, Ill., vs. Hall, 24 So. (Ala.) 526.

NEGOTIABLE NOTES—JOINT PAYEES —INDORSEMENT.

Writing on back of negotiable note, signed by one of its two payees, "For value received, I hereby transfer and assign to F. all right, title or interest that I may have in the within note," renders him liable to an innocent holder as an indorser, and not as an assignor; and without regard to the equities between him and the other payee, though F. be such payee.—Citizens' National Bank vs. Walton, 31 S. E. (Va.) 890.

NOTES—ALTERATION—INTEREST —ESTOPPEL.

Insertion of the figure "6" in the blank space for rate of interest in a note is not a material alteration, since the note would draw 6 per cent in any event.

A maker, signing a note, knowing of an interest clause therein, is estopped to say that it does not bear interest.—James vs. Dalbey, 78 N. W. Rep. (Ia.) 51.

NOTE—BONA FIDE PURCHASER.

One who purchases negotiable paper before maturity, in the usual course of trade, and for a valuable consideration, and in ignorance of facts which would affect its force as between the original parties to it, is an innocent purchaser.

To defeat his recovery thereon it does not suffice to prove that the purchase was with knowledge of circumstances which should have excited suspicion in the mind of a prudent person; the proof must go to the extent that the purchase was with knowledge of such circumstances or facts as show want of honesty or bad faith on his part.—First Nat. Bank of Cobbleskill, New York, vs. Pennington, 77 N. W. Rep. (Neb.) 1084.

NOTE—CONSIDERATION—ACTION BY RECEIVER—DEFENSES.

Held, on the facts stated in an action brought by the receiver of a national bank upon a promissory note executed and delivered by defendant to such bank, when it was a going concern, in consideration of the issuance and delivery to defendant by the bank of its certificate for certain stock shares therein, that there was no want of consideration for the execution and delivery of the note.

And after the bank has become insolvent, and the rights of creditors have become vested, such defendant cannot set up as a defense to an action by the receiver on the note a secret agreement with the president of the bank that he should have the option of surrendering the stock when the note matured, and having it returned.—Atwater vs. Stromberg, 77 N. W. Rep. (Minn.) 963.

NOTE—CONSIDERATION—FRAUD.

If A., as an accommodation to B., and in consideration of his promise of indemnity, gives his note to C. for a debt owing to the latter by B., the note of A. does not lack consideration. B.'s promise to A. is a sufficient consideration to support A.'s promise to C.

To entitle a party to be relieved from his contract on the ground he was induced to make it by the false representation of the other contracting party, he must plead and prove that the representation was made, that it was false, and that he believed it and acted upon it.—Murphey vs. Illinois Trust & Savings Bank, 77 N. W. Rep. (Neb.) 1102.

NOTES — DELIVERY — EXTENSION— DISCHARGE OF SURETIES— ALTERATION.

Where a note is delivered by the principal in violation of an agreement with the sureties that it should not be delivered until certain costs were paid, and liability of sureties on another undertaking released, of which agreement the payee was ignorant, he can recover as against them.

A provision in a note for an extension on request of the makers includes sureties, where they signed as makers, though the payee knew they were sureties only.

An agreement written across the face of a note, and without the knowledge of the sureties, providing for extension on request of all the makers, does not change the legal effect of the note, nor the liability of the sureties, who had signed the note as makers, and hence does not release them.—Sawyers vs. Campbell, 78 N. W. Rep. (Ia.) 56.

NOTES — EXECUTION—SUBSCRIBING WITNESSES—COMPETENCY— ATTORNEYS.

One of two subscribing witnesses to a note may be called to prove its execution without calling or accounting for the absence of the other.

The attorney of the payee of a note is a competent subscribing witness thereto. —Sowell vs. Bank of Brewton, 24 So. Rep. (Ala.) 585.

NOTES — INDORSEMENT — ASSUMPTION—EVIDENCE—CONSIDERATION.

In an action on notes secured by chattel mortgage, it appeared from the evidence of plaintiff, who had discounted them, that, in the agreement for the sale of the mortgaged property by the maker of the notes to defendant, it was provided that the latter should assume their payment; that while they were in plaintiff's possession, and before maturity defendant had indorsed them, stating that he had purchased the property, and would pay the notes; and that defendant stated in a letter to plaintiff that, since he had bought the property and had "taken up the notes," he desired notices of maturity to be sent to him. Defendant testified that the indorsement was made only for the purpose of obtaining notice of maturity. Held, that a finding that defendant had agreed to pay the notes was justified.

An extension of credit given to the payee by plaintiff in reliance on defendant's promise to pay the notes was sufficient consideration for the promise.

It was also a sufficient consideration for the promise that, because of his agreement, defendant obtained the property on which the notes were a charge.—Gansevoort Bank vs. Altshul, 55 N. Y. Sup. 733.

NOTES—LIABILITY OF ASSIGNOR—DELAY OF ASSIGNEE TO SUE.

A delay of eight or nine days to sue on an assigned note in the Jefferson Circuit Court released the assignor from liability.

Where the assignor of a note has been released from liability by the laches of the assignee, his request for further indulgence does not revive his liability.—Riggs vs. Covenant Mut. Life Association, 49 S. W. Rep. (Ky.) 190.

NOTES—MATURITY—JOINT MAKERS—PROTEST—FAILURE TO PRESENT—EXCUSE.

One of two joint makers of a note executed a mortgage to secure it, stipulating that, in case of a default in the interest, the principal should become due. For failure to pay the interest, the principal was declared due under the mortgage, judgment was entered thereon against the mortgagor, and the mortgage was foreclosed. Held, that the note did not thereby become due, so as to charge the payee on his indorsement made on the transfer of the note.

A note, specifying no particular place for payment, cannot be presented at the maker's former place of business, or at a bank in the town where it is payable.

One protesting paper not payable at any stated place must make inquiry for the makers, when their place of business or residence is unknown to him.—Trease vs. Haggin, 78 N. W. Rep. (Ia.) 58.

NOTE PAYABLE TO MAKER'S ORDER—FILLING OF BLANK INDORSEMENT—MONEY RECEIVED.

Under Gen. St., c. 22, Sec. 13 (now Ky. St., Sec. 480), providing "that whenever a promissory note is made by the obligor payable to himself or his order, and is signed on the back thereof by the said obligor, and then delivered, such signature and delivery shall operate as a promise to pay the face of the note at maturity to the party to whom the same shall have been delivered, and such party may fill up the blank with words of promise, and recover thereon in the same manner, as if such party had been named as payee in the note; and such note shall be assignable as other promissory notes"—one to whom the maker has delivered the note with his name indorsed thereon, may, after he has sold and transferred it to another, fill the maker's blank indorsement with words of promise, so as to make the paper assignable under the statute.

R. and B. executed a note payable to B.'s order, negotiable and payable at a bank. B. discounted the note with the bank, and the bank sold and transferred the note to C. Thereafter the bank, having forgotten the transaction, and being unable to find the note, informed B. that it had not been discounted; and B. then collected the note from R., the principal payor. Thereafter C. sued on the note. Held, that as the issues by the pleadings subsequent to the original petition were substantially presented in the form of an action against B. for money had and received, without reference to the writing, the action may be so regarded.—Bramblett vs. Caldwell, 48 S. W. (Ky.) 982.

NOTE—TRANSFER—VALIDITY.

A note payable to a party or order may be transferred by the payee without a commercial indorsement, but by either an oral, or a separate, distinct, written, assignment thereof, followed by delivery, which would render the transferee lia-

ble to any defenses against the original payee.—Sackett vs. Montgomery, 77 N. W. Rep. (Neb.) 1083.

NOTES—WANT OF CONSIDERATION—KNOWLEDGE OF HOLDER—EVIDENCE.

In an action by a first indorsee of a note against the maker, articles published in a local newspaper, to which plaintiff was a subscriber, prior to the transfer of the note to him, to the effect that the payee corporation was fictitious, and the notes give to it were without consideration, are admissible to show bad faith.

Evidence of current reports, to the same effect and at the same time, were also admissible.

While the fact that the purchaser of a note might have known of its invalidity if he had exercised ordinary diligence in seeking information, does not destroy his standing as a bona fide holder, yet his actual knowledge may be established by circumstantial evidence.—Haggard vs. Petterson, 78 N. W. (Ia.) 53.

NOTICE OF PROTEST.

A notice of protest sufficiently identifies the paper protested if it leaves no reasonable doubt as to the paper intended, though neither the holder of the bill nor the bank at which it is payable be named therein.—49 S. W. Rep. (Ky.) 208.

PARTNERSHIP—SET-OFF AND COUNTERCLAIM—RIGHTS OF PARTNERS.

In an action to recover on a note executed by a partnership to the wife of one of the partners, and indorsed by the other, it appeared that the former partner had obtained possession after the wife's death, and transferred it to a bank to secure his own debt. This note had been given to the wife in renewal of a former one, which the husband had previously indorsed to the bank, but had obtained by substituting a forged note in renewal. The bank claimed that, as it rightfully held the original note, those claiming through the wife could not have the benefit of the note in issue without making good to it the forged note; but it was not shown that the bank held the original note with the wife's consent, and it had acquiesced in the forgery for three years. Held, that it was not entitled to recover. —Commercial Bank vs. Cabell, 32 S. E. (Va.) 53.

PLEDGE OF THIRD PERSON'S PROPERTY—RIGHTS OF OWNERS —ASSIGNMENT.

A firm of brokers, for a debt to a bank, pledged stock left in their hands for safekeeping and sale, together with stock held by them as collateral. On default of the brokers, the bank sold the pledge, and there was a surplus over the debt. The firm then made an assignment for creditors; and their pledgor tendered the amount of his debt to the assignee, and demanded his stock. Held that, as to the surplus in the hands of the bank, neither of the brokers' creditors whose stock they had pledged was entitled to a priority over the other.—Rhinelander vs. National City Bank of New York, 55 N. Y. Sup. 229.

PRINCIPAL AND AGENT—ELECTION OF REMEDIES—BANKS AND BANKING—COLLECTIONS —ESTOPPEL.

Where an agent receives and holds money which ex aequo et bono belongs to a third person, the latter, by giving notice before the agent pays the money over to the principal, may elect to hold either the principal or agent responsible, in action for money had and received.

Where one entitled to elect whether he will hold an agent or a principal who holds money which he is ex aequo et bono entitled to receive makes such election, he renounces all remedies against the other party.

Plaintiff purchased a carload of hay from B., who drew on plaintiff for the price, attaching a bill of lading to the draft. The draft was payable "on the arrival of car of hay" to the order of C., "cashier," and was indorsed, "For the collection account of Missouri National Bank," and was collected through a bank where plaintiff resided. Plaintiff, for cause, rescinded the sale. Held, that the Missouri National Bank, in an action against it by plaintiff for money had and received, could not deny being the owner of the draft, not on the ground that such denial would be contradicting a written instrument by parol, but because plaintiff acted and acquired his rights without knowledge that the bank was only a collecting agent.

In action to recover money paid by mistake of fact on a draft for the price of a carload of hay, where the draft, which was sent to a bank where the drawee resided for collection, was payable "on the

arrival of car of hay," to the order of C., "cashier," and was indorsed "For collection account of Missouri National Bank," the principle that when the owner of a security deposits it for collection, in a bank located remotely from the place of payment, he thereby impliedly authorizes such bank to employ another reputable bank located at or near the place of payment to make the collection, does not apply.—Eufala Grocery Co. vs. Missouri National Bank, 24 So. Rep. (Ala.) 389.

PRINCIPAL AND SURETY—PROCUREMENT OF SURETY'S SIGNATURE BY MISREPRESENTATIONS OF PRINCIPAL.

Where a bank required additional security on a note as condition of renewal, and at the instance of the principal divided the debt into smaller notes, which were delivered to him to obtain the signatures of sureties, the fact that such signatures were obtained by misrepresentations of the principal, made without knowledge of the bank, as to the purpose for which the notes were to be used, does not relieve the sureties from liability.—Sebree Deposit Bank vs. Clark, 48 S. W. Rep. (Ky.) 1089.

SAVINGS BANKS—INCORPORATION—ABANDONMENT OF BUSINESS—DISSOLUTION—ESTOPPEL.

Chapter 23, Laws 1867—an act to provide for the incorporation of savings associations—was superseded by chapter 84, Laws 1875, except as to savings banks and associations previously organized. As to them, it remains in force.

The Union Savings Bank of Rochester was a corporation duly organized under the act of 1867. In the year 1873 it sold all its assets and the good will of its business, and paid its depositors. Thereafter it did no business for sixteen years, but, in 1889, its board of trustees was re-organized by the co-operation of a majority of its then surviving trustees. The new board amended its articles of incorporation pursuant to the provisions of Laws 1889, c. 233, whereby the name of the corporation was changed to the Minnesota Savings Bank, and its place of business to St. Paul. Thereafter, and until February, 1897, the Minnesota Savings Bank did business at St. Paul as a bank, with the acquiescence of the state. Held, that such failure of the Union Savings Bank to exercise its corporate powers did not work a dissolution of the corporation, and that, if it be conceded that the act of 1889 is unconstitutional, still it gave the corporation color of law for the change of its name and place of business; therefore the Minnesota Savings Bank was and is at least a de facto corporation.

A creditor who has dealt with a corporation de facto in its corporate name and capacity, and given credit to it, and not to its members or stockholders, cannot, in the absence of fraud, charge them, as partners, with the debts of the corporation.—77 N. W. Rep. (Minn.) 822.

LOANS BY NATIONAL BANKS.

On March 24, 1893, the Bank of Commerce of Baltimore discounted for Eugene L. Crutchfield a note for $1,300. Payments were made on the note on April 2, and August 2, 1893, which reduced the amount to $500. On the latter date Crutchfield gave the bank his note for $500, and also, under a promise made at the time of the original discount, conveyed certain property by deed to the bank. The deed was not placed on record, however, until August 14, 1894, and meanwhile Crutchfield made a deed of trust for the benefit of creditors.

In February, 1894, the bank began collecting the rents of the property, and did so collect until the property was sold under foreclosure, collecting in all $1,656.80, while the expenses on the property amounted, during the time, to $1,442.07. Richard F. Gundry, a creditor of Crutchfield, filed a bill to declare the deed an equitable mortgage, and then to have the mortgage set aside as being void against creditors. It was also claimed that the mortgage was in violation of the Revised Statutes, 5136-5137, and void. Upon trial, it was conceded that the deed was an equitable mortgage.

Judge Stockbridge, in an opinion filed yesterday, and after stating the case as above, declined to declare the mortgage void. He also further decided that national banks could loan money on real property, so long as the federal government did not object, as had not been done in the case at bar.

RIGHT IN THE CENTER.

When you go to New York by the Michigan Central, "The Niagara Falls Route," and the New York Central, you arrive at the Grand Central Station, Fourth Avenue and Forty-second Street, right in the center of the residence, hotel, and theatre district of the great city; the New York Central being the only trunk line, the trains of which enter the city of New York.

INFORMATION FOR BOND BUYERS.

ADDISON, W. VA.—The issuance of bridge and jail bonds is under consideration.

AKRON, OHIO.—At the city council meeting held at this place ordinances authorizing the issuance of bonds for the improvement of Maple street, from Bittman to Bear street, $15,000; Maiden Lane alley, $3,000, and Crosby street, $5,500, were passed. An ordinance to issue bonds to the amount of $25,600 to extend the time of bonds nearly matured was passed.

AKRON, OHIO.—The council will ask permission to issue $450,000 in bonds to purchase the Akron water works.

AKRON, OHIO.—The city commissioners are to submit to a vote of the people of this city in the spring as to issuing $45,000 worth of bonds for the betterment of the fire department.

ALBANY, N. Y.—A bill has been introduced authorizing Schenectady to borrow $15,000 to meet indebtedness incurred for street improvements; also authorizing the common council to borrow $135,000 for the construction of sewers.

ANDERSON, S. C.—The citizens of this place will sell $8,000 in bonds.

ANTELOPE, ORE.—Bids will be received for $4,000 6 per cent additional water works bonds.

APPLETON, WIS.—At a council meeting the bids for the new issue of $50,000 street and building bonds were opened and the bid of the First National Bank of this city was accepted. The premium was $501.

ARLINGTON, MASS.—A bill is before the legislature authorizing the town of Arlington to refund $52,000 of its standing indebtedness.

ASHTABULA, OHIO.—It is probable that the issuing of bonds to the amount of $3,000 to purchase hose and other fire company supplies may come up at the spring election as a question for the voters to decide.

ATHENS, GA.—The citizens of this place will seek to have a bill passed authorizing Limestone county the right to vote on a measure granting the issuance of $100,000 worth of bonds with which to build pike roads throughout the county.

ATLANTIC, IOWA.—The city has voted to issue $50,000 in bonds for the purchase of the water system.

AUBURN, NEB.—A special election is soon to be held for the purpose of voting on the question of issuing $40,000 5-year county bonds.

AUSTIN, TEX.—The Attorney General has approved a $41,000 issue of Bexar county refunding bridge bonds. The Attorney General has approved of an issue of $10,000 worth of city hall and jail bonds; also $11,000 worth of refunding water works bonds; also $30,000 worth of school house bonds, all for El Paso county. He also approved $16,000 worth of refunding bridge bonds for Tom Green county, and approved for purchase by the school board $15,000 worth of court house and jail bonds of Hidalgo county.

BARABOO, WIS.—The city council has decided to vote an appropriation of $30,000 for the erection of a new high school building and will issue bonds for that purpose.

BARRETT, MINN.—An election will be held to vote on the question of issuing water works bonds.

BAY CITY, TEX.—As soon as the $5,000 bonds recently voted are negotiated the school board will let a contract for the new school house.

BELLEFONTAINE, OHIO—The council has passed an ordinance for an election to be held April 3d for a vote upon the question of issuing $10,000 bonds to build a fire department house.

BELVIDERE, ILL.—An election will be held to vote on the question of issuing $20,000 school bonds.

BILOXI, MISS.—The council has given notice of intention to issue $25,000 bonds for the purpose of putting in brick pavement.

The council is prepared to issue $15,000 in bonds to bridge Bark Bay.

BOSTON, MASS.—The committee on towns reported a bill to allow North Andover to issue $40,000 in 30-year 5 per cent bonds for extension of its water system.

The board of aldermen appropriated $1,000,000 for the construction of sewers.

BRIDGEPORT, CONN.—This place has been authorized to issue sewer Yellow Mill bridge redemption and street pavement bonds.

A resolution has been passed authorizing the city to issue bonds for a new city building.

BRIDGEPORT, OHIO.—Bids will be received for the purchase of $75,000 30-year 4 per cent village street improvement bonds.

BRISTOL, VA.—The bonded indebtedness is to be refunded by the issuance of $170,000 in new bonds, bearing 5 per cent interest.

BROOKLYN, N. Y.—The board of estimate and apportionment has authorized a bond issue of $2,000,000 for repaving the various streets in each of the five boroughs. The money is to be apportioned as follows: Manhattan, $1,000,000; Brooklyn, $700,000; Bronx, $200,000; Queens, $75,000; Richmond, $25,000.

Senator Grady has introduced a bill authorizing New York city to issue $12,000,000 bonds to be expended in increasing the dock facilities at the port of New York.

Comptroller Coler announces that he will receive bids for $1,000,000 3½ per cent corporate stock of the city of New York. Principal is payable November, 1929, and interest in May and November.

At a meeting of the board of aldermen a bill authorizing the Comptroller to refund permanent water loan bonds in Brooklyn to the amount of $2,700,000 was laid over.

BRYAN, TEXAS.—The city council has repealed the ordinance passed a short time ago authorizing the issuance of $15,000 street improvement bonds, and passed another authorizing the issuance of the same amount, but embodying several technical points suggested by the Attorney General.

BUCHANAN, GA.—The members of the board of education of Haralson county are anxious to have the county issue $9,000 worth of bonds to build school houses throughout the county.

BUFFALO, N. Y.—The board of public works has asked the council for authority to issue additional school bonds.

BRYON, MICH.—The proposition to bond this school district for $5,000 for the purpose of building a new school house has been carried.

BLANCHESTER, OHIO.—This city is to vote on April 3d on a proposition to issue $6,000 in bonds to install a water works system.

CANBY, MINN.—This place has voted bonds for $12,000 to put in a system of water works.

CANTON, ILL.—This place has taken up city bonds amounting to $3,200. The remaining indebtedness is about $40,500.

CANTON, OHIO.—Bids will be received for the purchase of $23,000 5 per cent school bonds; $11,000 due and payable in the year 1916 and $12,000 due and payable 1917. Bids shall be made on blanks furnished by the school board and a certified check for $1,000 is required.

CANTON, S. D.—The proposition to issue $5,000 school bonds will be voted upon.

CARBONDALE, PA.—An ordinance is to be introduced at this place providing for the sale of $12,000 bonds, $5,000 of which is to be appropriated for a fire alarm, and $6,500 for surface sewers on Garfield, Salem and Seventh and Eighth avenues.

CELINA, OHIO.—The proposition of issuing $7,500 improvement bonds will be voted upon.

CENTERVILLE, ILL.—An election will be held to vote on the question of issuing $35,000 road bonds.

CHADRON, NEB.—At a meeting of the city council a resolution was passed that the city proceed to refund its bonded indebtedness on the city water works system at 4 per cent instead of the prevailing 6 per cent.

CHATTANOOGA, TENN.—A mass meeting is to be held at this place to decide the question as to whether or not Chattanooga shall issue bonds for the purchase of its water works plant.

CHESTER, PA.—The finance committee recommends the new loan of $182,000 to refund outstanding obligations, to be issued in 30-year bonds bearing 3½ per cent interest.

CHESTER, PA.—The ways and means committee of the council is considering the question of issuing bonds for the $182,000 which will fall due in July.

CHICAGO, ILL.—The bill authorizing an issue of $50,000 Lincoln Park bonds has been passed.

The South Park commissioners voted

the payment of twenty-eight $1,000 bonds of the world's fair issue at their regular meeting.

Definite action will soon be taken by the board of education to ascertain its right to issue bonds for the erection of school buildings. It will take between $4,000,000 and $5,000,000. There is need of thirty-four new school buildings.

CIMARRON, KAN.—This place has voted to build a high school.

CINCINNATI, OHIO.—Bids will be received for the purchase of $15,000,000 20-year 3½ per cent Mitchell avenue aqueduct bonds, series No. 3.

CIRCLEVILE, UTAH.—The question of issuing school bonds will be voted upon.

CLARKSBURG, W. VA.—The city will probably issue bonds for the erection of an electric light plant to be owned by the city. It will cost $16,500.

CLEVELAND, OHIO.—The city council has passed an ordinance to issue $25,000 worth of bonds to establish city farm school.

The park board has taken steps toward the isuance of $500,000 park bonds. Bids will be received this month.

COLORADO SPRINGS, COLO.—An ordinance is before the council authorizing bids to be called for the purchase of $50,000 water refunding bonds.

COLUMBUS, IND.—The school trustees are preparing to condemn the Central School building and issue $65,000 in bonds for a new building.

CONNEAUTVILLE, PA.—This city is to be bonded in the sum of $10,500 for the erection of a water works plant.

COLUMBUS, LA.—The water and sewerage bonds recently issued by the city council in the sum of $70,000 were sold to the First State Bank of this city. The rate of interest is 5 per cent. Several foreign bankers and corporations submitted bids on the bonds.

COLUMBUS, OHIO.—Proposals will be received at the office of the board of education for the purchase of $65,000 20-year 4 per cent school bonds of the denominations of $1,000 each.

COOPERSBURG, PA.—An election will be held to vote on the question of issuing $20,000 in bonds for the proposed water supply.

CORINTH, MISS.—The city has received authority from the legislature to issue improvement bonds.

CUYAHOGA FALLS, OHIO.—A special election is to be held in this city to vote on the question of bonding the village for $60,000 for the purpose of building a general water works system.

CROOKSTON, MINN.—The council has under consideration the issue of $6,000 in bonds for an intake pipe.

CUMBERLAND, R. I.—At the town council the report of Town Treasurer Taft was ordered placed on file. The treasurer was authorized to hire $115,000 and to pay notes and bonds amounting to $105,000.

DEFIANCE, OHIO.—The citizens will vote on the question of issuing bonds for the erection of a city electric light plant.

DEMOPOLIS, ALA.—An issue of $30,000 5 per cent improvement bonds is under consideration.

DES MOINES, IOWA.—It has been decided that the recent special county elections, at which the supervisors were ordered to issue $600,000 in bonds for a court house, were illegal.

DETROIT, MICH.—The committee on bridges recommends that a bill will be drawn to enable the city to bond itself for $600,000 for a bridge.

President Moreland says that the cedar paving question is getting in such a shape that an issue of bonds will be required to replace worn out pavements.

A bill will be introduced in the legislature to provide for the issuing of $800,000 in bonds to provide funds for the completion and furnishing of the court house.

DURAND, MICH.—The city has petitioned for authority to borrow $30,000 for a system of water works.

EATON, OHIO—Butler county is considering the question of issuing $20,000 of county bonds for the payment of the Agricultural Society debts.

EDWARDSVILLE, ALA.—This place has legislative authority for the issuance of $2,500 bonds.

ELGIN, ILL.—Elgin will vote on the issuance of $30,000 school bonds.

ELIZABETH CITY, N. C.—The bill to authorize the city to issue improvement bonds was passed by both branches of the legislature.

ELKTON, KY.—Thirteen thousand seven hundred dollars in bonds have been voted for the erection of a high school.

EL PASO, TEX.—Thirty thousand dollars worth of school bonds and $10,000 worth of city hall bonds have sold for 8 per cent premium. W. J. Hayes & Co., of Cleveland, purchased the bonds.

ELYRIA, OHIO.—The newly appointed county road commissioners will discuss a proposition to bond the county for $250,000 to be used in macadamizing roads.

ESCANABA, MICH.—The board of education is desirous of having a special act passed by the legislature authorizing the bonding of Escanaba for $10,000 to $15,000 for the purpose of erecting another school building, the act providing that the question of bonding be submitted to a vote of the people.

ESTERVILLE, IOWA.—Treasurer Russell has issued a call for the court house bonds amounting to $10,000, which he can pay March 15th.

EVERETT, MASS.—The report of the finance committee recommending the borrowing of $60,000 outside the debt line for school purposes was accepted and an order offered by Alderman Schopperly amending it so as to read $100,000 was passed.

FAIRHAVEN, WASH.—The Fairhaven Water Company has issued $50,000 in bonds to be used in making improvements.

FALLS CITY, NEB.—The proposition to issue water bonds was defeated.

FAYETTEVILLE, TENN.—Advertisement will soon be made for bids for the $30,000 bond issue. These bonds will be sold to raise money for the building of water works for the town.

FLORENCE, ALA. — Representative Brown of Sheffield has introduced a bill to refund the old city bonds with an issue of $125,000 new bonds.

FOSTORIA, OHIO.—The board of education is considering the matter of issuing $25,000 high school bonds.

FREMONT, NEB.—Farsen, Leach & Co. of Chicago are the owners of the refunding bonds voted at the special election. They amount to $209,000 and bear 4½ per cent interest.

FRESNO, CAL.—The Fresno Gas and Electric Light Company has mortgaged its plant and franchise for $50,000 to the California Safe Deposit and Trust Company of San Francisco to raise that much money to pay off its present indebtedness and to increase and perfect its works and appliances. Fifty bonds will be issued, the last payable in twenty years.

FULTON, MO.—An election will be held to vote on the question of issuing $10,000 in bonds for the erection of a city hall and purchase additional machinery for the electric light plant.

GALVESTON, TEXAS.—This city is contemplating the issuance of bonds for the purpose of providing complete systems of sewerage, water works and drainage.

GLADSTONE, MICH.—A bill has passed the House authorizing Gladstone to issue $35,000 in bonds to refund water bonds.

GLOVERSVILLE, N. Y.—Gloversville advertises to sell at public auction $10,-200 4½ per cent improvement bonds.

GOLDEN, COLO.—An election will be held to vote on the question of isuing bonds for a greater water system.

GONZALES, TEXAS.—The commissioners court passed an order to refund $50,000 worth of 6 per cent court house bonds.

GRAFTON, W. VA.—This place advertises for bids for $6,000 5 per cent school bonds.

GRAND HAVEN, MICH.—A special election will be held to vote on the question of issuing $6,000 deficiency bonds.

GREEN BAY, WIS.—The authorities of Door county and the city of Sturgeon Bay are planning to refund the bonded indebtedness of each, which is $60,000 and $13,000 respectively. The rate of interest paid now is 6 per cent.

GREENPORT, L. I.—A mass meeting has been held at this place to discuss whether or not the village shall purchase from the present owners the two separate plants which comprise the city water works and the system of electric lights. Should this be done the village will be bonded for the sum of $36,000 to meet the emergency. A vote on the question is to be taken March 21st.

GREENSBORO, N. C.—This place has legislative authority for the issuance of $300,000 water works, electric light and sewerage bonds.

GREENSBURG, PA.—Mayor W. C. Loor has approved the ordinance for the

issuance of refunding bonds for $32,000 at 4 per cent recently passed by the council. He says the bonds could be floated for 3½ per cent.

GREENVILLE, TENN.—The proposition to issue bonds for water works was defeated.

GUTHRIE, OKLA.—At the Oklahoma legislature there was introduced a bill authorizing bond investment companies to deposit money or good security in the amount of $20,000 with the territorial treasurer before doing business in the territory.

HAMILTON, OHIO.—An election is to be held at this place to decide on the question of issuing bonds to the amount of $20,000 for the relief of the Butler County Agricultural Society.

HARTFORD, CONN.—A resolution authorizing the Washington school district of Hartford to issue bonds to an amount of $25,000 at a rate of interest not greater than 5 per cent has been introduced. Referred to the committee on finance.

HARTFORD, CONN.—A petition has been presented that Washington school district of Hartford be allowed to issue $25,000 worth of bonds for improvements.

A resolution authorizing the city of Waterbury to issue funding bonds and an act amending the charter to provide a sinking fund for water bonds were introduced and referred to the finance committee.

At the General Assembly a resolution authorizing the New London Gas and Electric Company to issue additional bonds was passed.

HOBOKEN, N. J.—Mayor Fagan and Comptroller Kaufmann have signed the new isue of $75,000 redemption bonds.

HOLGATE, OHIO.—This place is figuring on building its own electric light plant and the question of issuing bonds to defray expenses will be submitted to a vote.

HOLLAND, MICH.—Oceana county will vote on a new $12,000 jail this spring, a proposition the county has voted on and defeated many times before.

HOMESTEAD, PA.—Thirty-five thousand dollars worth of school bonds are to be issued in this city for the erection of new school in the fifth ward.

HUDSON, N. Y.—Bids will be received for the purchase of $80,000 4 per cent county bonds payable in the years 1909 to 1916 inclusive.

HULL, ILL.—An election will be held to vote on the question of issuing $3,000 school bonds.

IDAHO FALLS, IDAHO.—The citizens have voted to issue $30,000 in bonds for water works.

INDEPENDENCE, IOWA.—The school board of this city is negotiating with eastern capitalists to refund the district bonds. The present school debt is $11,000; but the board intends to take up one more bond, and refund the remaining $10,000 at 4 per cent.

INDIANAPOLIS, IND.—Senator Kell of Allen county has introduced a bill to authorize the issuance of $225,000 in bonds for the purpose of completing the court house in the city of Fort Wayne.

An amendment to the Barrett law to reduce the interest on bonds from 6 to 5 per cent has been prepared. The bonds are now at a premium and it is believed that a reduction of the interest will not bring them below par.

IOWA FALLS, IOWA.—The city council of this place has decided to issue $5,000 worth of refunding bonds and with the proceeds received from such bonds the floating indebtedness to that amount will be taken up, thus reducing the interest from 7 and 8 per cent to 4½ per cent.

IRONWOOD, MICH.—Bids will be received for the purchase of $25,000 4 per cent 6-year school bonds.

JACKSON, MICH.—The city of Jackson may issue $25,000 in improvement bonds. The mayor may be addressed for information.

JERSEY CITY, N. J.—Jersey City is to ask the legislature for authority to issue $111,250 wharf bonds.

JONESBORO, TENN. — Washington county will issue $100,000 4 per cent road bonds.

JOPLIN, MO.—An election will be held to vote on the question of issuing $30,000 in bonds for a municipal lighting plant.

KANSAS CITY, MO.—An effort will soon be made to secure the passage by the Missouri legislature of a bill authorizing the Kansas City school board to issue bonds to the amount of $300,000, the proceeds to be used in the erection

of a new public school building in the Kansas City district.

A bill is before the legislature authorizing Wyandotte county to issue $75,000 6 per cent bonds to bridge the Kaw.

KENTON, OHIO.—The city board of education has decided to hold an election at which there will be submitted to the vote of the people the question whether the board shall issue $10,000 in bonds to aid in erecting a new school building.

KETTLE FALLS, WASH.—Bonds for water works have been authorized by vote and will be offered for sale.

KNOXVILLE, TENN.—The bill to be submitted to the legislature authorizing the issuance of $630,000 in bonds to be applied to the purchase of the water works was completed and will be submitted to the city council for approval.

LA CROSSE, WIS.—The question of issuing $20,000 sewer bonds is under consideration.

LANCASTER, OHIO.—The question of issuing $5,000 bonds will be voted upon at the spring election.

LANSING, MICH.—Bills legalizing certain water works bonds of Gladstone, the municipal record of which has been destroyed by fire and authorizing the funding of $35,000 worth of such bonds at lower rate of interest passed the House.

LANSINGBURG, N. Y.—The clerk of the water commissioners is in correspondence with banking houses regarding the sale of $85,000 worth of bonds.

LEBANON, PA.—At the city council meeting the bill which had passed first reading, providing for the issue of refunding bonds valued to the amount of $100,000, was taken up and passed.

LETERSHIRE, N. Y.—Bids will be received for the purchase of $24,000 fire and water bonds dated March 15, 1899. Proposals must state the rate of interest at which the bidder will take the same. A certified check is required.

LINCOLN, NEB.—At the council meeting a resolution was adopted calling in old bonds bearing over 4 per cent to be redeemed March 1, 1899, at the fiscal agency of the state of Nebraska in the city of New York.

Bids for the $250,000 of school bonds authorized at the last election for the erection of a high school and other school buildings have been opened.

LITTLE ROCK, ARK.—A bill has been introduced at this place authorizing the board of directors of the St. Francis levee district to issue bonds amounting to $750,000.

LLANO, TEXAS.—Rudolph Kleinbolte has purchased $61,000 court house and bridge refunding bonds.

LONG BEACH, CAL.—An election has been called to vote on the question of issuing $25,000 sewer bonds.

LOS ANGELES, CAL.—A deed trust has been filed from the Los Angeles Railway Company to the Union Trust Company of San Francisco for $5,000,000 as security for a bond issue of similar amount on the principal street railways of Los Angeles City.

LOUISIANA, MO.—The council is discussing the refunding of city bonds.

LOUISVILLE, KY.—The treasurer of the Louisville sinking fund is ready to pay off the Parkland funding bonds due November 1, 1898.

LOWVILLE, N. Y.—A bill is before the legislature providing for the issuing of $20,000 town hall bonds.

MACON, MO.—The council has decided not to float the $20,000 sewerage bonds at present.

MADISON, WIS.—The resolution authorizing the common council to issue $10,000 worth of bonds to assist in the construction and maintenance of a city hospital will be reported favorably to the common council by the judiciary committee.

Bids will be received March 14th for the purchase of $40,000 4 per cent 20-year sewerage bonds.

MANCHESTER, N. H.—The common council of this place has passed a resolution authorizing the issue of $100,000 worth of 3½ per cent bonds to retire the outstanding indebtedness.

MANKATEE, MINN.—Water works bonds for $20,000 were voted at a special election at this place.

MARIETTA, OHIO.—The board of education has decided to let the people vote on the proposition to expend $50,000 for new school houses. The city will also vote at the spring election on $100,000 for a new bridge across the Muskingum river.

MARINETTE, WIS.—The city will probably be bonded for $20,000 to pay off existing indebtedness and carry on the city government.

NEW YORK PUBLIC LIBRARY ASTOR, LENOX AND TILDEN FOUNDATIONS

MARSHALL, MO.—The proposition to issue jail bonds was defeated.

MARSHALLTOWN, IOWA.—A proposition to refund the debt of Maquoketa at 4 per cent has been made by outside capitalists. The officials have refused to accept the offer and believe that they will be able to refund at 3½ per cent on bonds running five years or more.

MATTOON, ILL.—The election held at this place to vote on issuing $25,000 bonds to rebuild the city school buildings was carried by a large majority.

M'CONNELLSVILLE, OHIO.—Bids will be received for the purchase of $10,000 5 per cent village bonds. Each bid must be accompanied by a certified check for 10 per cent of the par value of the bonds.

MECHANICSBURG, ILL.—The school board of this place will call an election to sound the voters of the district on the subject of issuing bonds to build a new school house.

MEDIA, PA.—The councilmen of Media have instructed the clerk of council and President Edward H. Hall to pay off $5,000 worth of bonds.

MERRILL, WIS.—At the city council meeting an ordinance authorizing the city to borrow $20,000 with which to build the new school house was read for the second time and referred to the committee cn finance.

MILWAUKEE, WIS.—The county board has secured authority to issue bonds for a new house of correction.

It has been decided at this place to recommend to the council the indorsement of a bill to hereafter issue bonds in small denomination so that they can be disposed of in the city.

MINNEAPOLIS, MINN.—Senator Myran has introduced a bill authorizing cities of less than 8,000 having a bonded indebtedness of more than 7 per cent of the assessed valuation to issue additional bonds for the purpose of purchasing, erecting or repairing electric light plants, provided that the city council by a three-fourths vote, and the people of the city by a two-thirds vote cast at an election, decide to do so.

The finance committee of the board of education has decided to ask the council to issue $200,000 school bonds.

MONANGO, N. D.—The citizens have voted to issue 4 per cent bonds to refund school bonds bearing 7 per cent interest.

MONTGOMERY, ALA.—At the meeting of the legislature held here an act to authorize the city council of Montgomery to issue bonds for the purpose of borrowing money to build and equip a school house was presented.

MORRIS, ILL.—Saratoga township, Grundy county, has voted to issue $15,000 in bonds for good roads.

MURPHYSBORO, ILL.—The citizens have voted to issue refunding school bonds.

MUSCOGEE, I. T.—The incorporated towns in Indian Territory Creek Nation are authorized to issue bonds for the erection of water works and sewerage systems and for lighting the towns.

NASHVILLE, TENN.—The bill authorizing Knoxville, Tenn., to issue $630,000 in bonds for the purpose of purchasing the water works has been completed and will be passed upon by both the city council and a mass meeting of the citizens before it is introduced in the legislature.

NELSONVILLE, OHIO.—Seasongood & Mayer purchased $7,000 street improvement bonds at a premium of $637.50.

NEVADA, IOWA.—The Nevada school board has voted to submit to the voters at the next school election two propositions for issuing bonds. The first is for the refunding of the present 5½ per cent bonds of the district, $3,500, at a lower rate of interest.

NEW YORK, N. Y.—The board of estimate authorized the issue of bonds amounting to $7,673,640, for the purchase of sites and the erection of school houses in the several boroughs of the city. These bonds can not be sold until after July 1st, when the tax assessment will be confirmed.

The board of estimates authorized an issue of $2,100,000 in bonds for the building of the hall of record and another issue of $2,000,000 for paving.

Mayor Van Wyck has signed the ordinance providing for the issue of $1,500,000 bonds to secure money for the construction of the steel towers and end spans for the new East River bridge.

NORTH MILWAUKEE, WIS.—The village is considering the issue of $4,000 in bonds to obtain the extension of the Milwaukee Electric Railway.

NORWALK, OHIO.—The voters of this city are to vote at the April election on the question of issuing $11,000 in

bonds for the construction of a steel viaduct in place of the wooden bridge on South Linwood avenue.

OAKLAND, ILL.—The mayor and city clerk have been authorized to issue $15,000 worth of bonds.

OCEAN SPRING, MISS.—A movement is on foot to issue $10,000 in bonds for the erection of a school house.

OMAHA, NEB.—An amendment to the constitution will be presented to permit the state to increase its bonded indebtedness to $1,500,000 to meet the provisions of a dispensary bill.

Bids will be opened at the office of the secretary of the board of education for the $250,000 high schools bonds which have been put on the market.

ONEONTA, N. Y.—This village is to issue $15,900 bonds to pay a judgment against the village.

OREGON, MO.—This place will issue $3,000 in bonds to increase the capacity of its electric light plant.

OREGON, WIS.—Owing to a little technicality in the resolution adopted by the village board and voted on by the people pertaining to the bonds for water works it will be necessary to have another special election.

OSKALOOSA, IOWA.—The question of isuing bonds for the erection of a free library will be voted upon at the spring election.

OWATONNA, MINN.—A petition is in circulation authorizing the city council to submit at the coming city election a proposition to issue $5,000 additional bonds for the purchase of library books to comply with the conditions of the Hunewill bequest.

PEEKSKILL, N. Y.—The question of issuing bonds is being considered.

PENDER, NEB.—A meeting of citizens is to be held to consider the bond proposition.

PHILADELPHIA, PA.—The stockholders of the William Cramp & Sons Ship and Engine Building Company are to issue $1,500,000 30-year first mortgage 5 per cent gold bonds, which indebtedness is assumed in order to wipe off $524,000 maturing mortgage bonds and $500,000 floating indebtedness.

PITTSBURG, PA.—Bond issues amounting to $73,000 were authorized for paving California and Clifton avenues.

It is reported that the council will be asked to raise $3,000,000 by a bond issue in addition to the new water system to be recommended by the filtration commissioners.

Figures obtained at the Comptroller's office show that the city is still quite a distance from the debt limit. The law provides that a municipality cannot create a debt greater than 7 per cent of the assessed value of taxable property, and the valuation in Pittsburg is $342,478,721. The net debt of the city is $11,813,764.15 and 7 per cent of the valuation would be $21,873,510.48. It is thus seen that the city could issue about $10,000,000 of bonds if the people will so vote.

PITTSFIELD, ILL.—The Hull school district has voted to issue bonds for $3,000 to rebuild their school house which was destroyed by fire.

PLATTSBURG, N. Y.—Bids will be received for the purchase of $8,300 two to seven-year school bonds.

PLEASANT RIDGE, OHIO.—Bids will be received March 17th for the purchase of $7,534 5 per cent bonds. A certified check for $500 is required.

PORTER, MINN.—The proposition will be voted upon to issue $12,000 water works bonds.

PORTLAND, ME.—At the senate session an act to authorize the town of Damariseotta to fund its indebtedness at maturity and to issue new bonds was passed.

PORTLAND, ORE.—At the city council meeting an ordinance authorizing the issuance and sale of improvement bonds under the bonding act to the amount of $7,000 was passed.

PORTSMOUTH, OHIO.—The park bond proposition by which Ironton, Ohio, was to give $15,000 to help put Etna furnace in blast has been carried.

PORT AUSTIN, MICH.—The citizens have voted to issue $4,000 water works bonds.

PROVIDENCE, R. I.—The council will petition for authority to borrow $100,000.

PUTNAM, CONN.—At the city council meeting it was voted that the corporation counsel secure authority from the legislature for the issuance of street improvement bonds to the amount of $40,000 and also for sewer bonds to the amount of $50,000.

PUTNAM, CONN.—The county comsioners have under consideration the refunding of $50,000 4 per cent bonds at a lower rate of interest.

RALEIGH, N. C.—The bill to authorize the city of Raleigh to issue $100,000 of bonds upon a vote of the people was favorably reported back to the house by the committee on counties, cities and towns.

RED CLIFF, COLO.—Bids will be received for the purchase of $103,000 20-year 5 per cent refunding bonds.

REDISVILLE, N. C.—An election will be held to vote on the question of issuing $29,000 water works bonds.

RICHMOND, IND.—An ordinance is before the council to issue $7,000 in refunding bonds. Several bids have been made for the bonds.

RICHMOND, N. Y.—The borough of Richmond seeks legislative authority for the issuance of $100,000 bonds for the establishment of a park at Silver Lake.

RIPLEY, TENN.—A bill has been introduced in the legislature authorizing Ripley to issue $10,000 in bonds for school purposes.

ROCHELLE, GA.—An election will be held to vote on the question of issuing $6,000 in bonds to build a school and sink an artesian well.

ROCHESTER, N. Y.—Assemblyman Rodenbeck has introduced a bill authorizing the city to issue bonds to pay notes and acceptances issued on account of local improvements. Bonds in the amount of $1,500,000 will be issued bearing 4 per cent.

SACRAMENTO, CAL.—The San Francisco harbor bond bill, which provides for the issuance of $1,000,000 of bonds for the completion of the seawall and for the improvement of the harbor thoroughfare, passed the Senate with little opposition. It provides for submitting to the people the proposition of issuing bonds, to bear interest at the rate of 3½ per cent per annum. Both interest and principal of the bonds are made payable from the income derived from harbor dues.

SALEM, ILL.—At council meeting a committee was appointed to investigate and report in reference to the sale of the bonds issued for the electric light plant.

SALINAS, CAL.—Bonds have been voted in the amount of $30,000 for the erection of a high school.

SANDUSKY, OHIO.—This place advertises for bids for $50,000 4 per cent semi-annual 2-11-year coupon bonds.

SANTA CLARA, N. Y.—This place is planning to issue $6,000 in bonds.

SANTA FE, N. M.—The Caron Capital bill to provide $60,000 in bonds for the completion of the building passed the House in the New Mexico legislature. The bonds will bear 4 per cent interest.

At the New Mexico legislature H. O. Bursum introduced a bill providing that all cities having a population of over 3,000 shall be considered first-class cities, empowered to issue bonds for public improvements in denominations of $100, bearing 4 per cent interest and running thirty years.

SCHENECTADY,N. Y.—A bill is before the legislature authorizing the council of Schenectady to raise a loan of $5,112,000 for the betterment of the water system and to issue $135,000 in bonds to improve the sewer system.

SCHOOLCRAFT, MICH.—The city council has decided to submit the question of bonding for an electric lighting plant to the taxpayers at the regular election.

SCOTTSBORO, ALA.—Bids will be received for the purchase of $125,000 road bonds.

SHERMAN, TEXAS.—The city council has voted an appropriation of $20,000 for a school.

SPRINGBORO, PA.—This city is to be bonded for the construction of a water works plant.

STANDISH, MICH.—March 13th the citizens will vote on the question of issuing bonds for the construction of water works.

STEELTON, PA.—An ordinance is before the council authorizing the issuance of $30,000 in bonds for a sewer system.

ST. JOHNSBURY, VT.—At a special town meeting it was voted to issue $20,000 in bonds for the erection of a school house.

ST. PARIS, OHIO.—A proposition to issue bonds for an electric light plant carried at this place.

ST. PETERSBURG, FLA.—An election will be held March 15th for voting on the issuing of water works bonds.

STURGEON BAY, WIS.—The council proposes to refund $13,000 6 per cent bonds at a lower rate of interest.

SULLIVAN, ILL.—This place will vote April 18th on the question of bonding the city for $20,000 for the purpose of sewerage, buying a cemetery, building a new standpipe and building a new city hall and calaboose.

SYRACUSE, N. Y.—Alderman Saunders' resolution providing for the issuing of $65,000 worth of bonds for public market purposes will be allowed to become a law without the signature of the mayor.

TARENTUM, PA.—This city is to issue bonds to the amount of $25,000 for the purpose of erecting a high school building.

TARBORO, N. C.—The legislature will be asked for authority to issue $50,000 light and water bonds.

TIFFIN, OHIO.—The question of issuing $8,000 of bonds for the building of an electric light plant at Bloomville, a town near here, was voted down.

TOLEDO, OHIO.—At a council meeting an ordinance was approved by the issuance of Second street 5 per cent improvement bonds in the sum of $4,606.91. An ordinance to issue $21,993.40 in improvement bonds for the Madison street paving was also approved.

TOPEKA, KAN.—The house committee has recommended for passage the bill authorizing the issuing of state refunding bonds to the amount of $77,000, to be sold to the permanent school fund, for the purpose of paying what are known as the Quantrell raid bonds. These bonds were issued for the payment of Quantrell raid claims and became due nearly two years ago, but as the legislature had never made any appropriation for their payment they were defaulted.

The committee on roads and highways introduced a bill authorizing counties to vote bonds for the construction of permanent arch bridges.

TORRINGTON, CONN.—At a town meeting the matter of bonding the town will be taken up.

UPPER SANDUSKY, O.—Seven thousand dollars in bonds will be issued to refund bonds falling due April 1st.

UTE, IOWA.—An election has been held at this place for the purpose of voting to bond the town for building water works. Work will begin as soon as spring opens.

UTICA, N. Y.—The First New York Beet Sugar Company of Rome has decided to issue $35,000 worth of bonds in addition to those originally floated and amounting to $75,000. The issue is to be made for the purpose of wiping out certain debts outstanding and to meet the expense incurred by the improvements that have recently been made at the factory. The bonds will bear 6 per cent.

WAKEFIELD, NEB.—The school board has concluded to call an election for the purpose of voting bonds for the erection of a new eight-room school building.

WATERTOWN, MASS.—It has been voted to issue $270,000 1-30 year 3½ per cent bonds for the purchase of water works. It is expected the bonds will be put on the market at once.

WELLINGTON, KAN.—This place has decided to submit a proposition to vote on the issuance of $100,000 of bonds to bear 4 per cent interest for the purpose of enabling Wellington to purchase and improve and construct a water works plant.

WELLS, MINN.—This city has voted bonds to the amount of $23,000 for a new school building.

WESTHAMPTON, L. I.—A great deal of interest is being manifested in the movement for good roads and a petition is to be presented at the next town meeting to bond Southampton town for $200,000 for the purpose of building macadam roads.

WEST MIDWAY, MASS.—The state gas and electric light commissioners visited town for the purpose of examining the property of the electric light company, with a view to granting its petition for the issuance of $15,000 in stock.

WEST POINT, NEB.—The question of issuing $16,000 refunding water works bonds is under consideration.

WEST UNION, W. VA.—The Doddridge County Board has called an election to vote on the question of issuing $25,000 court house bonds.

WETUMKA, ALA.—Authority is being asked to issue $10,000 light and water bonds.

WILMINGTON, DEL.—The act authorizing the town commissioners of Laurel to issue bonds for the purpose of raising

money with which to establish a water plant and purchase apparatus was passed.

WILMINGTON, PA.—This place seeks legislative authority for the issuance of $100,000 grade crossing bonds.

WOBURN, MASS.—At the city council the mayor was authorized to petition the legislature to allow the city to increase its borrowing power not to exceed $25,000.

ZUMBROTA, MINN.—A proposition to issue $4,000 in water extension bonds will be voted upon.

PROFIT IN LOSS OF NOTES.

It is a fact, that to many minds, no doubt, must be very curious, that the Bank of England has always had a pretty steady source of profit in the loss and destruction of its banknotes. What it has gained of late years in this way is not a matter of record, but during a period of forty years preceding 1832, the bank had made a clear profit of $5,560,000 from outstanding paper never likely to be presented for payment, says the London News. When the destruction or the irrecoverable loss of a note can be proved, as in the event of a fire or a wreck it can, the bank, of course, will always pay the money it represents; and even when there is doubt about it, the cash is paid on security being given for indemnifying the bank could the note ever be presented. The $300,000 worth of paper—or $100,000, as it appears to have been reduced to—taken from Parr's Bank, will therefore not represent a loss unless the crisp little billets have some day to be duly honored at the Bank of England counter. In that case the cash paid in exchange for them will have to come out of the coffers of the plundered bank.

Many years ago a bank director lost a note for $150,000. But being a man of credit, and as there was no doubt about the loss of the bill, he gave the usual indemnity and got the money. Many years after, when the man had long been dead, the paper was presented. It was payable on demand, and had come from abroad in the ordinary way of business, and the sum it represented had to be handed over, and as the indemnity that had been given was repudiated by the heirs of the man who had given it, and for some reason could not be enforced, the bank on that occasion had to put $150,000 on the debit side of the account. For once in a way they paid double honor to a bit of their own paper.

There is another story of a sum of $100,000 which the bank in its early days for a short time refused to hand over in exchange for its own notes. They were presented by a Jew, whose assertion that he had bought them was not disputed, and whose personal integrity was above suspicion. They had, however, undoubtedly been stolen, and on that ground the bank refused to pay the money. The Jew went out into the city and began to spread it abroad that the bank was shaky, and could not cash his notes, and as he backed his assertion by displaying his indisputable paper, the assertion would in all probability soon have caused a run on the bank, and in a few minutes a messenger came to say that the notes would be cashed if he would present them again.

OBITUARY RECORD

THOMAS H. WYSE, president Greene County Bank, Paragould, Ark.

L. H. WILDMAN, cashier Exchange Bank, Cedarville, Ohio.

C. N. FLAGLER, cashier Bank of Lime Springs, Iowa.

H. W. BACKEMOHLE, president Bank of Ellinwood, Kan.

ROBERT A. BURTON, president Farmers' National Bank, Lebanon, Ky.

RICHARD SHUTT, vice-president Capac Savings Bank, Capac, Mich.

W. H. HENDRICKSON, president Farmers & Merchants' Bank, Matawan, N. J.

G. W. THOMPSON, president Merchants and Planters' Bank, Milton, N. C.

JAMES C. BROWER, president German-American Bank, Brooklyn, N. Y.

JOHN F. OTTO, president Clifton Savings Bank, Baltimore, Md.

F. G. SANBURN, president Farmers' National Bank, Knoxville, Ill.

W. E. STICE, cashier Galena National Bank, Galena, Kan.

Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
Ripans Tabules cure biliousness.
Ripans Tabules cure indigestion.
Ripans Tabules cure constipation.
Ripans Tabules: for sour stomach.

BANK NOTES.

East.

The National Central Bank of Cherry Valley, N. Y., contemplates reducing its capital stock from $100,000 to $50,000. This will lessen its taxes.

The savings banks of the state of New York paid to depositors during last year $27,908,311 in interest. The total amount of deposits was $816,144,367.

For the first time in the history of Philadelphia banks, one of their number, the Fourth Street National, has passed the $24,000,000 deposit mark.

Stockholders of the Highland National Bank of Newburgh, N. Y., have voted to reduce the capital stock of that institution from $300,000 to $200,000.

The City Trust Company, with a capital and surplus of $2,000,000, has opened for business at 36 Wall street, New York. James Ross Curran is president, and Arthur Terry, secretary.

A movement is on foot to reduce the rate of interest paid by savings banks in Pittsburg to the depositors, which now amounts to 4 per cent. The idea is to reduce it to 3 or a little fraction above.

The prospects for the establishment of a new bank at Scranton, Pa., are excellent. John T. Richards, late cashier of the Merchants' and Mechanics' Bank, will probably be at the head of the new concern.

Stock of the Chemical National Bank, New York, is $4,000 per share bid, and at this price yields 3.75 per cent. The stock of the National City Bank of New York is quoted at $1,500 bid, and yields but 1 per cent on the investment.

A special meeting of the shareholders of the Rockville National Bank of Rockville, Conn., has been called for March 17th, to take action on a proposition to reduce the capital stock of the bank from $300,000 to $200,000 and paying back to the shareholders $100,000.

Scranton, Pa., is to have a new bank, a new bank building and possibly a second new bank building. A company, in which the moving spirit is John T. Richards, former cashier of the Merchants' and Mechanics' Bank, is to give the city its new banking institution. The Lackawanna Trust and Safe Deposit Company is to erect the new bank building, and the possible second new bank building is to be put up by the new banking institution.

The Fifth Avenue Bank of New York has 5,000 women depositors. It is situated at the corner of Forty-fifth street and Fifth avenue, in the midst of the residences of wealthy classes, and is almost exclusively patronized by rich women, who keep their household accounts and pin money there.

William W. Ramsey has been elected cashier of the German National Bank of Pittsburg by the directors of that institution to fill the vacancy caused by the retirement of Cashier Otto C. Burgdorf some months ago. Mr. Ramsey was assistant cashier of the Second National Bank for fifteen years.

The National Bank of Addison, N. Y., with $50,000 capital, has succeeded the Addison Bank of Lattimer & Winston. S. V. Lattimer is president of the new banking house, B. G. Winton, cashier, and the following are the directors: Solomon V. Lattimer, Chauncey D. Hill, George I. True, Burton G. Winton and William A. Cronk.

The Second National Bank of Wilkinsburg, Pa., is to be formed, with a capital stock of $100,000. The bank will be situated in the eastern part of the town, near Penn and Swissvale avenues. A new building may be erected. There are two banks in the borough, the First National and the Wilkinsburg Bank. Both are situated in the center of the town.

A special meeting of the shareholders of the Middlesex County National Bank of Middletown, Conn., was held to take action on the proposition to reduce the capital stock of the bank from $350,000 to $175,000, and to reduce the number of shares from 3,500 to 1,750, returning to the shareholders $175,000. The proposition was carried by about a four-fifths vote of the shareholders present. The occasion for the reduction of the capital stock of the bank was the belief that a more profitable business may be done.

Hammondsport, N. Y., now has two banks. A. G. Pratt & Co., bankers, have opened up for business there, occupying temporarily a part of the Faucett furniture store on Pulteney square. The new institution is officered as follows: Lyman Aulls, president; Sanford Bedell, vice president; Aaron G. Pratt, cashier. A modern bank building will be erected as speedily as possible.

It is learned that the late Calvin S. Brice's holdings of stock of the Chase National Bank have been purchased by Moore & Schley and transferred by that firm to Colonel Oliver H. Payne and others. Colonel Payne was elected a director of the Chase Bank on January 7th as successor to General Samuel Thomas. John G. Moore and Grant B. Schley, of the firm of Moore & Schley, are also members of the board of directors of the bank.

The McKechnie Bank, a new state discount and deposit bank, to be located in Canandaigua, N. Y., has filed a certificate of association with Superintendent F. D. Kilburn, of the state banking department. The bank begins business with a capital stock of $100,000. The directors are: Orin S. Bacon, John D. McKechnie, J. Edward Dayton, Job Wolverton, Frederick A. McKechnie, Bradley Wynkoop, of Canandaigua, and Joseph W. Swain, of Philadelphia.

Philadelphia bankers are again considering the proposition to make a charge for the collection of out-of-town checks. New York banks have been discussing this for a considerable period, and Philadelphians have been doing likewise for about an equal length of time, but so far without any definite steps being taken in the matter. Of course, the success of the movement depends entirely on its general adoption. Banking associations have discussed the subject over and over again, but they always end the consideration with the discussion.

The Nassau County Bank at Mineola, N. Y., has been organized with a paid up capital stock of $25,000, divided into 500 shares of $50 each. The bank building will be located near the new county buildings. The corporators of the institution are: William C. Whitney and Benjamin D. Hicks of Old Westbury; Luke Fleet, G. W. Emory, Thomas W. Albertson of Mineola; Henry M. W. Eastman and James R. Willets of Roslyn; Jotham Post of East Williston; Townsend D. Scudder, representative elect of Glen Head; Frederick E. Willets of Locust Valley; Samuel J. Underhill of Jericho and Edward L. Frost of Floral Park. Benjamin D. Hicks has been chosen president and Henry M. W. Eastman vice president.

A large interest has been acquired in the Mount Morris Bank of Harlem by interests prominently identified with the National Park Bank, including Edward E. Poor, Stuyvesant Fish, Richard Delafield, Herman Oelrichs, John F. Borne, August Belmont, Edward C. Hoyt, George S. Hart, Henry Marquand, W. Rockhill Potts, Sydney Dillon Ripley and others. Some of the above named gentlemen will enter the board of directors. No change in the management is contemplated. The president of the bank is Thomas L. Watts, who, with ex-Gov. Morton and his associates, retains a large interest.

The committee having in charge the organization of the new German-American Trust and Deposit Bank of Syracuse, N. Y., met recently to further discuss plans. The subscription lists were opened and about $75,000 was subscribed by those present. Among the subscribers are J. M. Mertens, Charles Listman, Henry F. Stephens, Jacob Stephens, Frederic A. Kuntzsch and Jacob Kohles. The organization committee was directed to designate about ten places in different parts of the city to leave subscription lists. When the committee has made arrangements for the agencies they will be announced.

James Kifer, an oil producer whose home is in Allegheny, makes the statement that an effort is being made to organize a new bank in Pittsburg, to be called the Standard National Bank, and to have a capital of $2,000,000. A considerable number of oil men are interested in the affair, including several gentlemen connected with the Standard Oil Company and the Forest Oil Company. Mr. Kifer says that the large capitalization is intended to cover the absorption of three or four existing banks. He says: "A large amount of stock has already been subscribed by able men, and there is no doubt as to its success. The Standard folks propose to make this a bank with a wide reputation.

Middle.

An exchange bank has been established at Idaville, Ind.

The Citizens' Bank of Prophetstown, Ill., has opened for business.

The America National Bank is the Chicago correspondent for the Bank of Gardner, Ill.

Representative Carton has been elected president of the First National Bank of Flint, Mich., to succeed William Hamilton, deceased.

The deal whereby the Bank of Saginaw, Mich., and the American Commercial and Savings Bank are to be consolidated has been closed.

A. Lincoln Heartt of St. Joseph, Mich., has been elected cashier of the Commercial State Bank of St. Joseph to succeed W. T. Bradford, who has been appointed bank examiner.

The Commercial Bank, with M. E. Stamey as president, W. W. Somers as cashier and F. L. Stamey as assistant is now open in the new Siegel building, on East University avenue, Champaign, Ill.

Hon. P. J. Sorg, the tobacco millionaire and promoter has announced his intention to make Toledo his future home. It is said that he is one of the principal movers in an attempt to organize a large savings institution in Toledo.

The Western State Bank of Chicago is now settled in its new quarters, northwest corner of La Salle and Washington streets. Since the resignation of the president, the late Mr. Peterson, the duties of the office have been performed by George P. Bay, vice president.

The Bank of Anna, Ill., has opened. It is a private institution, organized by State Senator Pleasant T. Chapman of Vienna, John B. Jackson of Anna, Dr. W. C. Lence and Hon. D. W. Karraker of Jonesboro, owners of the Bank of Jonesboro. John B. Jackson is the cashier.

The First National Bank and the State Savings, Loan and Trust Company of Quincy, Ill., have consolidated. The trust company has a capital of $300,000 and total resources of $2,437,000. The First National has a capital of $100,000 and resources of $725,000. Consolidation is effected by the First National purchasing a little over one-third of the stock of the trust company.

The Comptroller of the Treasury has notified President S. D. Carr of the Ketcham National Bank of Toledo, Ohio, that the proposed change in name has been accepted, so as soon as the signs and stationery have been secured the Ketcham will be the National Bank of Commerce.

The charter for the State Bank of Hindsboro, Ill., has been granted by the state auditor. The incorporators are S. Dorman, Fred Matters, James E. Morris and others. S. Dorman will be president and F. T. Hanks will be cashier. The bank will begin business with a capital of $25,000.

A valuable business house and lot on the corner of the public square at Bedford, Ind., was sold to John R. Walsh and others in the name of the Bedford National Bank. The building will be used for a bank, which John R. Walsh, T. O. Daggy and others will open.

The Illinois state auditor has issued his permit to organize the State Bank of Metamora, Woodford county, and the State Bank of Kirkwood, Warren county, each with a capital stock of $25,000. The commissioners of the first-named bank are W. E. Hodgson, J. C. Snyder, Charles Conrad and John L. McGuire, and of the latter S. L. H. Gibson, W. H. Gridley, C. A. Carmichael, J. C. Ackerman and J. M. McClanahan.

The vote to change the name of the Ketcham National Bank of Toledo, Ohio, to the National Bank of Commerce was taken at a special meeting of the stockholders, and the proposition was adopted by a large majority. In fact, there was little or no opposition to it. It required by a law 1,666 out of the total 2,000 votes to carry, and this was secured before a vote was cast. The matter will now have to be referred to the Comptroller of the Treasury, and when his approval has been obtained the change of name will be officially announced.

A proposition will soon be made to the stockholders of the Western Reserve National Bank and the stockholders of the National Bank of Commerce of Cleveland that those two institutions be merged into one bank. Gen. Garretson, president of the National Bank of Commerce, is quoted as follows: "We have had several conferences looking to a con-

solidation. It is impossible to say whether it will be accomplished or not, because our stockholders will have to decide that at a meeting, but the proposition will be made. Nothing definite can be said at this time about what the name of the new bank will be or where it will conduct its business because the plans are not matured and everything depends on the decision of the stockholders."

West.

New Salem, N. Dak., is to have a new bank.

Dunkerton, Iowa, will likely have a bank in the near future.

R. F. Graham is vice president of the First National Bank of Greeley, Colo.

H. B. Treat and H. E. Adams have purchased the State Bank of Hooper, Neb.

The Bank of Elmwood has succeeded to the business and good will of the State Bank of Elmwood, Neb.

A new bank has been organized at Williston, N. D., with W. H. Denny of Minnewaukan as cashier.

The Chicago correspondent for the Citizens' State Bank of Lakefield, Minn., is the Continental National Bank.

The average weekly increase of clearings in St. Joseph, Mo., during 1898 as compared with 1897 was 86 per cent.

G. W. Klockenteger, who has been employed in the Wellman Security Savings Bank, has organized a bank at Delhi, Iowa, with a capital stock of $10,000.

Netawaka, Kan., is to have a new bank. It has been without one since J. C. Challis closed his. The promoters are G. W. Pampel, J. B. Lohmuller and K. F. Ueberrheim.

Certificates have been issued for the Security Savings Bank of Eagle Grove, Iowa, the capital stock being placed at $15,000. J. H. Howell is president and S. H. Williamson, cashier.

The Comptroller of the Currency has declared a first dividend of 20 per cent in favor of the creditors of the First National Bank of Emporia, Kas., and 15 per cent in favor of the creditors of the Mutual National Bank of New Orleans, La.

For 1898 the savings deposits in Iowa banks increased $12,000,000, the total now being $64,069,164, which shows that the people of the Hawkeye state are becoming more prosperous each year.

The Sanborn Savings Bank of Sanborn, Iowa, has been authorized to do business with a capital stock of $25,000. Following are the officers: President, W. W. Johnson; vice president, E. M. Brady; cashier, J. H. Daly.

The banks of Topeka have announced that they will no longer issue time certificates of deposit. This does not include the State Savings Bank. This means that the commercial banks will no longer pay any interest on deposits.

Secretary of State Lesueur of Missouri has closed the Bank of Pineville, in McDonald county. This was done upon the report of State Bank Examiner W. O. Oldham, who has found the bank in a failing condition. The bank had a capital of $10,000.

Gen. Geo. L. Silsby of Mitchell, S. Dak., has been appointed national bank examiner, succeeding A. F. Zimmerman. Gen. Silsby is one of the fighting Republicans, a man widely known and universally respected, and possessing special qualifications for this position.

The Bank of Kimball, Minn., has been closed because of a lack of business. The bank is owned by O. H. Havill, president of the Merchants' National Bank of St. Cloud, and was closed on account of there not being enough business at Kimball to support such an institution.

The organization of the State Bank of Oronago with a capital of $10,000 has been authorized by the Missouri authorities. The incorporators are H. C. Lisch, W. S. Gunning, D. F. Watson and John Wilson, of Oronogo, and Willis W. Lehnhard, P. J. Lehnhard of Carthage.

Articles of incorporation of the Worthington Savings Bank of Worthington, Iowa, have been filed with the county recorder. The capital stock is $11,000. The directors and officers are the following: Directors: W. Lattner, B. White, J. B. Zigrang, S. B. Lattner, Joseph A. Lattner, H. B. Schnier, William White, Frank J. Kraus, S. Burlage. Officers: President, W. Lattner; vice president, S. B. Lattner; cashier, Joseph A. Lattner.

A contract has been closed whereby Joseph Wilson of Manning, Iowa, becomes the owner of the Manning Bank, S. F. Fry, cashier, and D. W. Sutherland, president, both severing their connection with that institution. The consideration is understood to have been $85,000.

K. G. Leavens, assistant cashier of the Midland National Bank of Kansas City until the consolidation of that institution with the National Bank of Commerce, and since that time chief clerk in the last named bank, will be assistant cashier with the New England National Bank.

A charter is to be applied for by representative citizens and business men of Goodland, Kansas, for the organization of the Union State Bank of Goodland. The capital stock is to be $5,000. The selection of William Ennis for president and C. F. Weber for cashier has been announced.

W. J. Brown has sold his interest in the State Bank of Prairie City, Iowa, to J. K. Moller & Son, of Mitchellville. Mr. Brown has resigned his position as president of the bank and his son Allen Brown his position as cashier. Moller & Son for ten years operated the Mitchellville Savings Bank.

The Delhi Savings Bank of Delhi, Delaware county, Iowa, has filed articles of incorporation with the Secretary of State. It has a capital of $10,000, and the directors are Thomas Simons, A. E. House, J. W. Hartman, O. A. Holdridge, G. W. Klockenteger, E. R. Stone, Peter Lux, William Fleming and C. F. Fleming.

It has been made public that a second assessment has been ordered against the stockholders of the defunct First National Bank of Sedalia, Mo., by Comptroller Dawes. The first assessment was 75 per cent and the second will be 25 per cent. The capital stock of the bank was $250,000. One dividend of 10 per cent is the only one so far declared.

The Yale Savings Bank, capital $20,000, is a new Iowa financial concern. The directors are: Charles Yale, of Yale; L. M. Swindler, S. Jasinsky, of Panora; E. C. Lane, F. M. Hopkins, J. W. Foster, Guthrie Center. The following officers serve until the first election, to-wit: Charles Yale, president; John W. Foster, vice president; L. M. Swindler, cashier.

Forty-two of the stockholders of the German Savings Bank of Des Moines, Ia., representing $26,000 of the $100,000 stock, have commenced suit in the District Court asking that a receiver be appointed. The bank's trouble has been of long standing. During the panic of 1893 it closed its doors, but was reorganized in 1897, the capital stock being increased. Two months ago the state bank examiner ordered a 40 per cent assessment on all stock to put the bank in good condition. Forty-two of the stockholders refused to pay the assessment.

State Auditor Merriam of Iowa has announced the division of territory among the several bank examiners. H. T. Blackburn of Des Moines is assigned the eighth, ninth and sixth Congressional districts, all of the seventh except Polk county, and Worth, Mitchell, Howard, Cerro Gordo, Floyd, Chickasaw, Wright, Franklin, Butler, Bremer Hardin, Grundy, Marshall, Tama, Iowa, Jefferson and Van Buren counties. A. Bennett of Manning takes the tenth and eleventh Congressional districts; R. B. Haines of Independence the rest of the state except a portion which may be turned over later to P. L. Sever of Stuart.

The directors of the Bank of Grand avenue, Kansas City, elected Henry C. Lambert as president to succeed his father, L. A. Lambert,who died some time ago. Henry Stubenrauch will continue as vice president and James B. Ruckel was elected second vice president. J. W. Lambert, a younger son of the late president, was elected cashier, and Gustave Kesting was made assistant cashier. The directors of the bank now are: Henry Stubenrauch, John W. Wagner, John J. Reinhardt, John E. Lach, Christian Meyer, Henry C. Lambert, James H. Leonard, Joseph W. Lambert, William Hoelzel, Edward Lambert, James B. Buckel, William A. Rule and Dr. W. S. Woods.

The Comptroller of the Currency has declared dividends in favor of the creditors of insolvent national banks as follows: A fourth dividend, 20 per cent, in favor of the creditors of the First National Bank of Olympia, Wash., making in all 70 per cent on claims proved, amounting to $102,901.76; a fifth dividend 5 per cent, in favor of the creditors of the Chattahoochee National Bank of Columbus, Ga., making in all 50 per cent on claims proved, amounting to $147,089.66;

a fifth dividend, 10 per cent, in favor of the creditors of the Sumner National Bank of Wellington, Kan., making in all 75 per cent on claims proved, amounting to $61,357.86; a sixth dividend, 10 per cent, in favor of the creditors of the Marine National Bank of Duluth, Minn., making in all 60 per cent on claims proved, amounting to $201,281.36; a ninth dividend, 5 per cent, in favor of the creditors of the National Bank of Kansas City, Mo., making in all 90 per cent on claims proved, amounting to $808,721.04.

Secretary of State Lesueur has submitted his biennial report of the Missouri bank examinations conducted by him. In it he states that since July 1, 1895, there have been closed, either by the state or by voluntary liquidation 98 incorporated banks and a few private banks. Since July 1, 1895, 95 banks have been incorporated in the state and 43 private banks authorized to do business, a total of 138. There are at this time 488 incorporated state banks, 90 private banks and 6 trust companies, subject to examination, doing business in the state, or a total of 584. There are now 63 national banks doing business in Missouri, as compared with 68 when the secretary's statement was made two years ago. Examination shows an improvement in deposits and in the general condition of the institutions. The resources have increased some $16,000,000 and there is a marked decrease in overdrafts, a slight decrease in real estate holdings, and the average reserve in cash and sight exchange, as compared with demand deposits, is 45.7 per cent.

South.

The new president of the Bank of Forsyth, Ga., is J. J. Cater.

The Tennessee Valley Bank has begun business at Dayton, Tenn.

J. T. Brady has been elected president of the Bank of Black Rock, Ark.

The banking firm of Flook, Gaver & Co. has opened for business at Myersville, Md., with a capital of $20,000.

The Bank of Noble will open up at Perry, Ok. Ty. Seth Parmenter is president and L. C. Parmenter cashier.

The stockholders of the Fourth National Bank of Columbus, Ga., have decided to reduce the capital stock of that institution from $150,000 to $100,000.

A charter has been issued to the Jackson County Bank, which will do business at Ravenswood, W. Va., on a capital of $25,000.

The Grayson County National Bank has been organized at Sherman, Tex., and opened for business with a capital stock of $100,000.

A new national bank has been organized at Eagle Pass, Tex., with a capital of $60,000. It is named the Border National Bank.

It is probable that Milledgeville, Ga., will have a savings bank in the near future. L. J. Lamar is at the head of the movement for the establishment of the bank.

A charter has been granted to the Bank of Suffolk, Va., whose capital stock is limited to $50,000. The officers are James L. McLemore, president, and Arthur Woolford, cashier.

An application has been made to the Secretary of State for a charter for the Bank of Adairsville, to be located at Adairsville, Ga. The petition set forth the fact that the new bank will have a capital of $25,000.

By an unfortunate error in compilation in the January edition of the Bankers' Directory the information relative to the "First National Bank of Rome, Ga.," is listed opposite "Rutledge, Ga." Subscribers to the Bankers' Directory will favor its publishers and save themselves from any mistakes by making correction as indicated above.

The stock of the National Farmers' and Planters' Bank of Baltimore has been sold to the National Mechanics' Bank of Baltimore for $55 a share. The capital stock of the Farmers' and Planters' Bank is $800,000, divided into 32,000 shares of the par value of $25 each. The bank has a surplus of $600,000 and deposits of about $2,500,000. The Mechanics' Bank is capitalized at $1,000,000, with a surplus of $600,000 and undivided profits of more than $96,000. Its deposits exceed $4,500,000.

Canada.

The Canadian Bank of Commerce will open a branch at Midland, Ont.

The Canadian Bank of Commerce will establish branches shortly at Atlin, Skagway and Lake Bennett.

NOTES OF INTEREST TO BANKERS.

BANK MAY RESUME BUSINESS.

A decision has been made regarding the re-opening of the Hampshire County National Bank of Northampton, Mass., which involved an important legal question. It was recently decided that a bank which had suspended payments should be placed in the hands of a receiver at once, to secure the equal distribution of the assets, because the assets would be liable to judgments on behalf of individual creditors if they were simply in the hands of a bank examiner. The question then arose whether the Comptroller of the Currency had authority to release a bank from the hands of a receiver when it was restored to solvency, in view of the fact that the Revised Statutes seemed to contemplate only the appointment of an agent for winding up the affairs of a bank.

Comptroller Dawes has decided that it is within the power of the Comptroller to permit the resumption of the Hampshire County Bank, when it shall have complied with these conditions:

There must be submitted a schedule of the resources of the bank, setting forth the assets which are to make up the capital of the bank to $100,000; there must be a meeting of the shareholders to elect a board of directors to vote upon the reduction of the capital stock from $250,000 to $100,000, and to vote for the increase of the capital stock from $100,000 to $150,000.

PITTSBURG BANK DEPOSITS GROW.

The special statistical feature of the January issue of The Pittsburg Banker is a table showing the deposits and loans and discounts of the National banks of Pittsburg at corresponding periods for a series of years. The totals for 1898 are the largest on record, the deposits being 15.11 per cent, and the loans 11.79 per cent larger than the best previous totals.

In the case of deposits there was only one interruption to the steady and rapid increase. That interruption occurred in 1893, when the total declined to $34,500,000, from $45,168,326 in July, 1892. The gains since that year, however, have been remarkable. In 1894 it amounted to 20.80 per cent, and in 1895 to 10.58 per cent, the total for the latter year approximating $46,000,000. The next year this item just about held its own, but in 1897 there was an increase of 12.62 per cent, and for the first time in the history of the banks the total exceeded $50,000,000. In September, 1898, the total stood at $59,709,527. From 1893 to 1898 the net increase has been 73.42 per cent; from 1892 to 1898, 32.19 per cent, and from 1870 to 1898, 509.80 per cent.

There were three periods from 1870 to 1898 when the loans and discounts showed a shrinkage—in 1892, 1893 and 1897. In September, 1898, the total was $50,739,570, being an increase of 38.21 per cent compared with 1893, and an increase of 260.16 per cent compared with 1870.

AN AUTOMATIC BOOK-KEEPER.

A New York dispatch describes an interesting mechanical device in operation in a New York bank as follows:

The Union Dime Savings Bank's wonderful bookkeeping machine, now in daily operation, promises to revolutionize methods of recording a large part of bank accounts. It is the invention of Leicester Allen and was designed by that genius in mechanics at the request of the bank's president, Charles E. Sprague. There are really three machines, one to keep a record of the deposits of men patrons, another for women depositors, and a third for keeping accounts of the drafts on the bank. The teller sits at a table with the apparatus at his right hand. The depositor's bank book is placed in the machine and the amount pulled forward from a keyboard or figures something like the keyboard of the typewriting machine. A lever is pressed, the mechanism buzzes, and the sum deposited is printed in the book and also on a tape in a box above the machine. Another cylinder is automatically set in motion and the new amount is added to the total of the bank's deposits since its foundation. It is practically impossible for the machine to err. If a mistake be made by the teller the mechanishm refuses to work. At the end of any day's business a balance may be struck in a few minutes and the figures must always be correct. The machines are placed in a sealed glass case and is open to the view. By a simple glance at the totals the officials of the institution can tell just how the bank stands with its 70,000 depositors.

CINCINNATI CREDIT MEN MEET.

Robt. McFarland Smith, of the National Lead Company, was elected president of the Cincinnati Credit Men's Association, to succeed W. A. Hopple. The other officers elected were George F. Dieterie, Union Distilling Company, vice president; Sol N. Stix, of Louis Stix & Co., secretary, and Adolph Brown, of Brown Bros., treasurer. Several amendments to the constitution were adopted, one providing that the necessary number for a quorum be reduced from fifteen to seven. This was considered necessary to obviate the difficulties heretofore experienced in getting a quorum at called meetings.

Credit Men Meet.—A meeting of the Minneapolis Credit Association was held recently at the Commercial Club. Over thirty members attended, and the transaction of business was preceded by a supper. Talks of interest to credit men were given by F. J. Hopkins, F. F. Towle, J. C. Atwater, William Jordan. Mr. Atwater's paper on "The Credit Man as Compared with the Dog" was very amusing.

DEBTS IN IRELAND.

In Ireland aliens do not suffer any disability in proceedings for the recovery of debts due them. The laws affecting the recovery of debts are equally applicable to all.

Debts may arise either upon goods accepted, or upon goods bargained for; upon loans of money borrowed by the debtors; upon checks, notes, acceptances, mortgages, or other instruments legally conferring upon the holder a right of deferred or immediate action against the debtor.

All debts, securities for debts, checks, bills, postoffice orders, or any other rights or powers which confer upon the possessor or holder the means of procuring future payments of money, are called "choses in action" as distinguished from choses in possession. Therefore, choses in action are a species of property which may be bought, sold, or given away, like any other personal property, for the benefit of the purchaser or recipient.

As soon as a common debt is completely incurred, the creditor's right of action immediately accrues; and in all actions of contract, time runs from the breach, and not from the making, of the contract. In actions of accounting between principal and agent, time runs from the demand made.

The statute of limitations runs from the time the action might have been brought. A claim for common debt can not be enforced more than six years after it has been incurred or acknowledged. Part payment within six years takes the case out of the statute of limitations, and payment of interest within six years has the like effect. Lapse of time does not extinguish the debt, for all the statutes do is to bar the right. Hence, unless the statute of limitations is pleaded as a defense, the verdict may be given for the creditor.

A judgment recovered in a foreign country is powerless to in any way keep alive a debt in Great Britain and Ireland, after a lapse of six years from the date when it was first incurred. A judgment recovered in a foreign country is considered in Great Britain and Ireland only evidence of a debt, and the debt must be sued upon in the ordinary way.

COINAGE OF HALF CENTS.

Half cents were coined from 1793 to 1797, both years inclusive; in 1799 and 1800, and from 1802 to 1811, these years inclusive; then none were coined until 1825. In that year and in 1826, 1828, 1829, 1831, 1833 to 1836, the coinage of half cents continued. From 1849 to 1857, with the exception of 1852, the coinage was resumed; but since the last named year no half-cents have been struck. The total value of the coinage was $39,926.11; the whole number of pieces struck was 7,985,222.

DIVIDENDS IN NOVEMBER.

In Philadelphia, on the first Tuesday in November, twenty-nine banks declared a quarterly dividend, the aggregate capital being $15,930,000, the dividends $603,900, and the rates varying at from 2 to 6 per cent. The average was 3.8 per cent. In May the same banks declared dividends varying at from 2½ to 6 per cent. the average being higher than in November.

WANTED.

Bank position. Twelve years' experience—seven years cashier national bank. Best of references. "M," care Bankers' Monthly, Rand, McNally & Co., Chicago.

NEW DEPARTURE IN BANKING.

A curious departure has been made in the banking business by the establishment in Rome of the so-called Bank of St. Peter, which is to be under the supervision of the cardinals. The bank is authorized by the Vatican. According to dispatches from Rome, circular letters have been sent to every Roman Catholic diocese in the world announcing that the bank is to be conducted in the special interest of those professing the Roman Catholic faith. Branch offices of the bank, it is said, are to be established in the different dioceses, first among the Latin nations and then in other countries. The bishop of each diocese will appoint the chief director of the office, subject to the approval of the cardinals. The institution has already received permission to open agencies in nearly all countries of Central and South America and it is now endeavoring, through the church, to open similar branches in the United States. Its plea to this end is that such an institution is needed by the Italians in this country. Dishonest Italian bankers have defrauded many of their countrymen and it is felt that a banking institution in which these people can have absolute confidence is a necessity.

CHANGE IN THE SYSTEM.

Comptroller of the Currency Dawes, in his demand for the resignation of a receiver for a national bank, inaugurates a new policy which the Washington Post thinks will henceforth dominate the department over which he presides. It is in the interest of the public, and will stop the large expenses that have hitherto been paid to receivers, who have fattened on the wrecks of national banks.

The initial step in this new policy was the request for the resignation of the receiver of the National banks at Greenville, Michigan, and the appointment of former Congressman Weadock as receiver in charge. Mr. Weadock is now the receiver of a bank in Saginaw. His fees will be cut in two, and for his services in connection with the two banks he will not receive more than would have been paid by one bank, all of which will save money for the depositors and stockholders.

Mr. Dawes says that he proposed hereafter, just as soon as the affairs of a failed national bank had reached a point where the active services of a receiver was not required, to cut off expenses by consolidating receiverships. These receivers hang on for years, said the Comptroller, and none of them have ever been known to resign. During the latter stages of the receivership little or no work is required, but the fees go on, and this is the business which he proposes to stop.

The stockholders of the Fidelity and Deposit Company of Maryland held a meeting at the company's offices in Baltimore and voted to increase the capital stock from $1,000,000 to $1,500,000. The new stock will be issued at $135 a share, par value being $50. The difference, $85 a share, making a total of $850,000, will be added to the surplus fund, making that fund $1,850,000, and the capital stock $1,500,000, reserve and undivided profits $661,000, making the total cash assets of the company over $4,000,000.

CAN YOU SOLVE THIS PUZZLE VERSE?

"A simple go-between am I,
Without a thought of pride;
I part the gathered thoughts of men,
And liberally divide.
I set the soul of Shakespeare free,
To Milton's thoughts give liberty,
Bid Sidney speak with freer speech,
Let Spenser sing and Taylor preach,
Though through all learning swift I glide,
No wisdom doth with me abide."

If you can solve the foregoing, and send the correct answer to George H. Heafford, General Passenger Agent, Chicago, Milwaukee & St. Paul Railway, Old Colony Building, Chicago, together with a two-cent stamp, he will send you what it calls for.

A GOOD BEGINNING

is to take the Michigan Central, "The Niagara Falls Route," when you go East. The New York and Boston Special leaves Chicago at 10.50 a. m. daily, the Fast New York Express at 3 p. m. daily, the Niagara Falls and Eastern Express at 11.30 p. m. daily, all with Wagner Sleeping Cars through to New York and Boston.

A good ending is to land at the Grand Central Station, in the heart of the city of New York, or at the Kneeland Street Station of the Boston & Albany, in Boston. City Ticket Office, 119 Adams Street, Chicago.

HAWAII AND THE PHILIPPINES.

Send four cents (in stamps) for an illustrated booklet issued by the Chicago, Milwaukee & St. Paul Railway, the direct route across the American Continent to the New Trans-Pacific possessions of the United States. Full of latest reliable information, and valuable for reference. Can be used as a text book in school. Address Geo. H. Heafford, Gen'l Pass'r and Ticket Agent, Chicago, Ill.

NEW BANKING INTELLIGENCE.

The following information has been received since the January, 1899, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. + Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL.	CORRESPONDENTS.
Alabama	Vinemont* (Cullman.)	Peoples Bank +	(*A. C. Sexton & Co.*) A. C. Sexton.	$ 5,000	Han. Nat. Bk., N. Y. Bk. of Cullman, Ala.
Arizona	▲Kingman* (Mohave.)	Arizona Central Bank §	(*Branch of Flagstaff*) *H. H. Wakins, Agt*		West. Nat. Bk., N. Y. Nat. Bk. Cal., Los Angeles.
Georgia	▲Griffin (Spalding.)	Maugham Brothers +		10,000	Neal Loan & Banking Co., Atlanta.
Illinois	▲Hardin* (Calhoun.)	Bank of Calhoun County §	M. A. Kamp. E. E. Williams.	25,000	America Nat. Bk., Chi. Fourth Nat. Bk., St. L.
Indian Territory	Caddo* (Blue.)	Farmers & Merch. Bk. +	L. B. Smith. Fred L. Davis.		Nat. Park Bk., N. Y. Merch.-Lac. N. Bk., St. L.
"	Comanche* (Chickasaw.)	Bank of Comanche +	B. E. Massey. C. W. Brown.	10,000	Merchants-Laclede Nat. Bk., St. Louis.
Indiana	▲Albion (Noble.)	Farmers Bank +	(*Straus, Ackerman & Co.*)		Hanover Nat. Bk., N. Y.
Iowa	Alta Vista* (Chickasaw.)	Henry Kiene +	Henry Kiene. Otto M. Lorenz.	10,000	Second Nat. Bk., Dubuque.
"	Delmar (Clinton.)	Peoples Savings Bank §	F. P. Goodjohn. J. C. Spencer.	10,000	Peoples Trust & Savings Bk., Clinton, Iowa.
"	Lamoni (Decatur.)	Farmers Bank +	Thomas Teale. Bert Teale.	25,000	
Maryland	Myersville (Frederick.)	Flook, Gaver & Co. +	(*L. Bittle, Assistant Cashier*)	20,000	Citizens Nat. Bk., Frederick, Md.
Minnesota	▲Detroit (Becker.)	First State Bank §	Jeff. H. Irish. A. G. Wedge, Jr.	20,000	Han. Nat. Bk., N. Y. First Nat. Bk., St. Paul.
New York	▲New York City (New York.)	City Trust Company §	Jas. Ross Curran. Arthur Terry, *Sec.*	2,000,000	Nat. City Bk. and Nat. Union Bk., N. Y.
North Dakota	▲Valley City (Barnes.)	Valley City State Bank §	A. L. Plummer. James Grady.	20,000	
"	▲Williston* (Williams.)	Williams Co. State Bank §	C. H. Davidson, Jr. W. H. Denny.	5 000	
South Carolina	▲Anderson (Anderson.)	Peoples Bank §	Jos. J. Fretwell. R. M. Burriss	20,000	
"	Ridgeway (Fairfield.)	W. J. Johnson +			
Texas	▲Eagle Pass (Maverick.)	Border National Bank	W. A. Bonnet. S. P. Simpson.	60,000	Han. N. Bk., N. Y.; Hutchings, Sealy & Co., Galv.
Ontario	Hanover (Grey.)	Merchants Bk. of Canad	(*J. H. Adams, Mgr.*)		
"	Lanark* (Lanark.)	Bank of Ottawa	(*D. Macnamara Mgr.*)		Bank of Montreal, Montreal, N. Y., and Chi.
"	Parkdale (York.)	Merchants Bk. of Canada	(*Philip Dykes Mgr.*)		Am. Ex. Nat. Bk., N. Y. Northern Trust Co., Chi.

* New Banking Point.

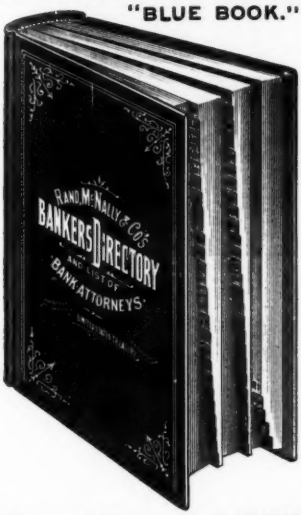
BANKS REPORTED DISCONTINUED

Since the January, 1899, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. + Private.	REMARKS.
Iowa	Doon Lyon	Bank of Doon +	Liquidating.
Michigan	▲Saginaw Saginaw	American Com'l & Savings Bank §	Liquidating.
New York	▲Buffalo Erie	Ellicott Square Bank §	Liquidating.
Ontario	Cobourg Northumberland	Wm. T. Fish & Son.	Liquidating.

23d YEAR OF PUBLICATION. Issued Semi-Annually, January and July.

"BLUE BOOK."



RAND, McNALLY & CO.'S BANKERS' AND ATTORNEYS' DIRECTORY

CONTAINS

Over 300 pages, wherein all of the BANKS and BANKERS in the United States and Canada are listed in alphabetical order according to States, Cities and Banks.

Over 115 pages of TOWNS and VILLAGES, without BANKS, in the United States and Canada, with their nearest ACCESSIBLE Banking points.

Over 60 pages of COMMERCIAL ATTORNEYS, comprising about 8,000 names, in the United States, Canada and Foreign Countries, individually recommended by the respective Bankers.

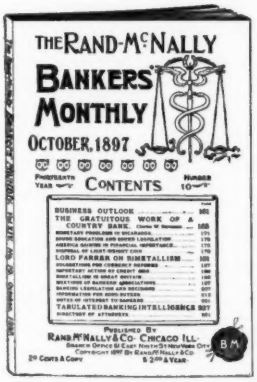
Over 140 pages of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the BANKERS' and ATTORNEYS' DIRECTORY.

Over 60 pages of INDEXED COUNTY STATE MAPS, printed in colors, (11x14) made especially for the Directory, (a COMPLETE ATLAS, and worth alone the subscription price of the Bankers' Directory).

Over 15 pages of CITY MAPS, (11x14), comprising the principal cities in the United States.

Over 65 pages wherein are listed in alphabetical order, the DIRECTORS of National, State and Savings Banks, and the leading Trust Companies in all the principal cities of the United States and Canada.

Over 15 pages of general and useful Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement.—A Revised List of Foreign Banks and Bankers; also a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

CONTAINS ABOUT 130 PAGES EACH ISSUE.

A recognized authority on Financial News.

Special Editorial Correspondence from Washington, D. C.

Carefully prepared articles by prominent writers on economic subjects.

Decisions on technical legal questions.

A practical magazine and every business man should read it regularly.

Read by Bankers, Capitalists, Manufacturers and Attorneys throughout the United States and Canada.

BETWEEN THE ISSUES OF THE

BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*•† .....Henry	P. A. McDaniel.
Albertville*•† ...Marshall	E. O. McCord.
Alexander City*•†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
Anniston*•†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*†.....St. Clair	Inzer & Greene.
▲Athens*•† .....Limestone	W. T. Sanders.
Attalla*•†.....Etowah	S. W. Johnston.
Bessemer*•† ....Jefferson	B. C. Jones.
▲Birmingham*•†.Jefferson	MOUNTJOY & TOMLINSON. Attorneys for Alabama National Bank. Practice in all State and federal courts.
Blocton*•†.....Bibb	W. H. Logan.
▲Brewton*•† ....Escambia	DAVISON & SMITH.
Bridgeport*•† ....Jackson	W. F. Kirk.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*†..... Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*.....Bibb	J. W. Loving.
▲Clanton*•†.....Chilton	Adams & Martin.
▲Clayton*•†.....Barbour	E. P. Thomas.
Columbia*•†.....Henry	B. F. REID.
▲Columbiana*•† ....Shelby	Brown, McMillan & Leeper.
▲Cullman*•†.....Cullman	Charles J. Brown.
▲Dadeville*•†...Tallapoosa	T. L. Bulger
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*•† .....Morgan	W. W. CALLAHAN.
Demopolis*•† ...Marengo	Taylor & Elmore.
Dothen*•† .....Henry	H. A. Pearce.
▲Double Springs..Winston	P. H. Newman.
▲Edwardsville*•† Cleburne	Kelley & Johnson.
▲Elba* .....Coffee	Hickman & Riley.
Eufaula*•† .....Barbour	A. H. MERRILL.
▲Eutaw*•†.....Greene	McQueen & Harwood
▲Evergreen*•† ....Conecuh	Farnham & Crum.
Faunsdale*•† ....Marengo	R. M. Douglas.
▲Fayette*•† .....Fayette	McGuire & Collier.
▲Florence*•†...Lauderdale	C. E. JORDAN.
▲Fort Payne*•† ...De Kalb	L. L. Cochran.
Fruithurst*•† ...Cleburne	J. B. Merrill.
▲Gadsden*•† .....Etowah	S. W. JOHNSTON.
▲Geneva*†..... Geneva	P. N. Hickman.
▲Greensboro*•† .....Hale	Tutwiler & Jones.
▲Greenville*•† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*•.....Marion	B. R. Fite.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*•† ...Madison	ROBERT E. SPRAGINS.
▲Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† .....Walker	Coleman & Bankhead.
▲Lafayette*•† ...Chambers	Robinson & Duke.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•†.....Sumter	Altman & Brockway.
▲Luverne*•† .....Crenshaw	J. O. Sentell.
▲Marion*•†..... Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	FIELDING VAUGHAN. Practices in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† .... Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	G. K. McGREGOR.
New Decatur*•†..Morgan	See Decatur.
▲Oneonto*•†.....Blount	G. W. Darden.
▲Opelika*•†..... Lee	SAMFORD & SON.
Oxford*•†.....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	W. T. McELROY.
▲Prattville*•† ... Autauga	Doster & Abney.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford*..... Coosa	John W. Batson.
▲Russellville*•†...Frankin	Almon & Bullock.
▲Scottsboro*•† ....Jackson	Martin & Baldwin.
▲Seale*•†..... Russell	Boykin & Benton.
▲Selma*•†..... Dallas	SATTERFIELD & YOUNG.
▲St. Stephens*. Washington	C. C. Kimbrough.
▲Talladega*•†....Talladega	WHITSON & GRAHAM.
Thomasville*•†.... Clarke	Norman Gunn.
▲Troy*•†..... Pike	TERRY RICHARDSON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•†.....Colbert	Kirk & Almon.
▲Tuskegee*•† .....Macon	Charles W. Hare.
▲UnionSprings*•†.Bullock	J. D. NORMAN.
Uniontown*•† .....Perry	Christian & Lorelass.
▲Vernon*.....Lamar	Nesmith & Nesmith.
Warrior*•†.....Jefferson	S. C. Davidson.
▲Wedowee*..... Randolph	Oliver & Smith.
▲Wetumpka*•†..... Elmore	W. P. Gaddis.

ALASKA.

Town and County.	Name.
Juneau*•.....	Maloney & Winn.
▲Sitka*	BURTON E. BENNETT

ARIZONA.

Town and County.	Name.
▲Flagstaff*•†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*•†..... Navajo	C. O. Anderson.
▲Kingman*•†..... Mohave	J. M. Murphy.
Mesa*•†..... Maricopa	George W. Woy.
Nogales*•†..... Pima	E. Williams.
¶▲Phœnix*•†.....Maricopa	J. W. CRENSHAW.
▲Prescott*•†.....Yavapai	E. M. SANFORD.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns*.....Apache	Walter G. Scott.
Tempe*•†.....Maricopa	W. J. Kingsbury.
▲Tombstone*•†.....Cochise	Charles S. Clarke.
▲Tucson*•†..... Pima	BARNES & MARTIN.
▲Yuma*•†..... Yuma	J. B. WRIGHT.

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•†..... Clark	HARDAGE & WILSON.
▲Arkansas City*•†...Desha	F. M. Rogers.
Atkins*•†..... Pope	J. M. Barker, Jr.
▲Augusta*•†..... Woodruff	Roleson & Woods.
▲Batesville*•†. Indep'dence	YANCEY & FULKERSON.
Beebe*•†..... White	Samuel J. Crabtree.
▲Benton*•†..... Saline	J. W. Westbrook.
▲Bentonville*•†..... Benton	Mauck & Lindsey.
▲Berryville*•..... Carroll	J. P. Fanchor.
Black Rock*•†..Lawrence	Z. M. Cypert.
Brinkley*•†..... Monroe	John C. Palmer.
▲Camden*•†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*..... Howard	W. D. Lee.
▲Charleston*..... Franklin	T. A. Pettigrew.
▲Clarendon*•†..... Monroe	A. S. BAYNE.
▲Clarksville*•† ... Johnson	J. W. Coffman.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Corning*•†..... Clay	J. L. Taylor.
▲Dallas*..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle*..... Yell	Crownover, Jacoway & Crownover.
DeQueen•†..... Sevier	See Lockesburg.
▲Desare*..... Prairie	Roberts & Willeford.
▲Devall Bluff*•.....Prairie	McClintock & Langford.
▲DeWitt*•†.....Arkansas	Gibson & Park.
▲El Dorado*•†.....Union	Marsh & Flenniken.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*.....Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	WALKER & WALKER.
Fordyce*•†.....Dallas	R. C. Fuller.
▲Forest City*•†. St. Francis	NORTON & PREWETT.
▲Fort Smith*•†..Sebastian	HILL & BRIZZOLARA. Refer to the Merchants Bank.
▲Greenwood*•†..Sebastian	T. B. Pryor.
▲Hamburg*..... Ashley	George B. Pugh.
▲Hampton*.....Calhoun	C. L. Poole.
▲Hardy*•†.....Sharp	W. A. Chase.
▲Harrisburg*•†.....Poinsett	J. J. Mardis.
▲Harrison*•.....Boone	Crump & Crump.
Hazen*•†.....Prairie	H. W. Holmes.
▲Heber*.....Cleburne	W. L. Thompson.
▲Helena*•†.....Phillips	N. G. TURNER.
Hope*•†.....Hempstead	James H. McCollum.
▲Hot Springs*•†...Garland	WOOD & HENDERSON.
▲Huntsville*.....Madison	A. M. Brumfield.
Imboden*•†.....Lawrence	George G. Dent.
▲Jasper*.....Newton	M. T. Briscoe.
▲Jonesboro*•† ..Craighead	EUGENE PARRISH.
Junction*†.....Union	E. O. Mohoney.
▲Lake City*...Craighead	See Jonesboro.
▲Lake Village*.....Chicot	R. M. Gaines.
▲Little Rock•† .. Pulaski	JOSEPH LOEB. Refers to German National Bank of Commerce.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg*.....Sevier	Collins & Lake.
▲Lonoke*•†.....Lonoke	Trimble & Robinson.
▲Magnolia*•†.....Columbia	Stevens & Stevens.
▲Malvern*•†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•†..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•†.....Crittenden	R. F. Crittenden.
▲Marshall*..... Searcy	A. Y. Barr.
▲Melbourne*.....Izard	J. B. Baker.
Mena*•†.....Polk	Matheny & Olney.
▲Monticello*•†.....Drew	Wood & Matthews.
▲Morrilton*•†.....Conway	J. F. SELLERS.
▲Mountain Home*...Baxter	M. N. Dyer & Son.
▲Mountainview*.....Stone	B. F. Williamson.
▲Mount Ida*. Montgomery	G. Witt.
▲Murfreesboro.....Pike	J. C. Pinnix.
Nashville*†.....Howard	W. C. Rodgers.
▲NewLewisville*†L'Fay'te	King & Searcy.
▲Newport*•†.....Jackson	PHILLIPS & CAMPBELL.
▲Osceola*..... Mississippi	G. W. Thomason.
▲Ozark*•†.....Franklin	W. W. & G. A. Mansfield.
▲Paragould*•†.....Greene	BLOCK & SULLIVAN.
▲Paris*†.....Logan	Anthony Hall.
▲Perryville*.....Perry	James A. Vance.
▲Piggott*•†.....Clay	Hogg & Moore.
▲Pine Bluff*•†....Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*... Randolph	Witt & Schonover.
▲Powhatan*.....Lawrence	L. B. Poindexter.
▲Prescott*•†.....Nevada	C. C. HAMBY.
▲Princeton*.....Dallas	R. H. Dedham.
▲Richmond*.. Little River	J. C. Head.
▲Rison*•†..... Cleveland	W. J. Stanfield.
Rogers*•†.....Benton	H. M. FRAZIER.
▲Russellville*•†.....Pope	R. B. WILSON.
▲Salem*.....Fulton	Charles A. Phillips.
▲Searcy*•†.....White	P. L. Stricklin.
▲Sheridan*.....Grant	W. D. Brouse.
Siloam Springs*•†. Benton	W. H. Meigs.
Springdale*•† Washington	M. Meehan.
▲Star City*.....Lincoln	H. R. Lucas.
Stuttgart*•†....Arkansas	Edward Hall.
▲Texarkanna*•†.... Miller	See Texarkana, Texas.
▲Van Buren*•†..Crawford	JESSE TURNER.
▲Vanndale*•.....Cross	Killough & Logsden.
▲Varner*•†.....Lincoln	G. H. Joslyn.
▲Waldron*.....Scott	John W. Goolsby.
Walnut Ridge*•†.Lawr'ce	Slayton & Sloan.
▲Warren*•†.....Bradley	A. C. Jones.
▲Washington*†..Hemstead	J. D. Conway.
▲Wittsburg..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville*.....Marion	B. F. Fee.

CALIFORNIA.

Town and County.	Name.
Alameda*•†.. ....Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas*.....Modoc	ERNEST C. BONNER.
Anaheim*•†.....Orange	Richard Melrose.
Antioch*•†..Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*•†.....Placer	W. B. LARDNER.
Azusa*•†.....Los Angeles	W. H. Davies.
▲Bakersfield*•†.....Kern	T. M. McNAMARA.
Benicia*•†..... Solano	John Lynch.
Berkeley*•†.....Alameda	W. N. WASTE.
Biggs*•†.....Butte	F. F. Carnduff.
Bodie*•..... Mono	H. M. Eddy.
▲Bridgeport*.....Mono	J. E. Goodall.
Calistoga*•†.....Napa	N. H. Frank.
Cambria*•†...San Luis Ob.	B. H. Franklin.
Campbell*•†..Santa Clara	See San Jose.
Cayucos*†...San Luis Ob.	See San Luis Obispo.
Cedarville*.....Modoc	G. F. Harris.
Chico*•†..... Butte	F. C. LUSK.
Cloverdale*•†.... Sonoma	H. H. McKoon.
Colton*•†.San Bernardino	Thomas D. Hamilton.
Colusa*•†.....Colusa	U. W. BROWN.
▲Corona*.....Riverside	E. W. Freeman.
Covina*•†....Los Angeles	See Los Angeles.
▲Crescent City*•.Del Norte	Childs & Hart.
Dixon*•†.....Solano	A. Manning.
Downey*•†...Los Angeles	W. T. Kendrick.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutch Flat*•†.....Placer	G. H. Colby.
Elsinore*•†.....Riverside	J. A. Hoag.
Escondido*•†..San Diego	F. P. Willard.
▲Eureka*•†....Humboldt	SEVIER BROS.
▲Fairfield*•†..... Solano	Coghlan & Harvey.
Fall Brook*†...San Diego	See San Diego.
Ferndale*•†....Humboldt	S. D. O'Neal.
Folsom*•† . . Sacramento	See Sacramento.
Forest*•†.....Sierra	See Nevada City.
Forest Hill*•†.....Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ...Siskiyou	I. A. Reynolds.
▲Fresno*•†..... Fresno	L. L. CORY.
Fullerton*•† .....Orange	H. C. Head.
Garlock*.....Kern	See Bakersfield.
Gilroy*•†.....Santa Clara	See San Jose.
Gonzales*•†....Monterey	S. W. Mack.
Grass Valley*•†....Nevada	C. W. KITTS.
Gridley*•†.....Butte	George E. Gardner.
Guadalupe*•†.Santa Barb.	J. P. Saunders.
▲Hanford*•†.....Kings	W. R. McQuiddy.
Haywards*•†....Alameda	Fred J. Russell.
Healdsburg*•†....Sonoma	I. T. Coffman.
▲Hollister*•†...San Benito	BRIGGS & RUDNER.
Huenneme*•†.....Ventura	T. H. Merry.
▲Independence*•†....Inyo	B. H. Yandell.
Ione*•†..... Amador	W. J. McGee.
▲Jackson*•†..... Amador	EAGAN & RUST.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•†.....Kings	Theo. Park.
Livermore*•†....Alameda	G. W. Langan.
Lodi*•†.....San Joaquin	W. C. Green.
Lompoc*•..Santa Barbara	Sheridan & Fox.
Long Beach*•†.Los Ang's	A. C. Lawson.
▲Los Angeles*•†.Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference Citizens Bank.
" ..... "	WORKS & LEE. Attorneys for National Bank of California. General practice.
Los Gatos*•†.Santa Clara	See San Jose.
Madera*•†.....Madera	R. L. Hargrove.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville.....Alpine	See Placerville.
▲Martinez*•†.Contra Costa	W. S. Tinning.
▲Marysville*•†.....Yuba	FORBES & DINSMORE.
Mendocino*•†.Mendocino	C. C. Smith.
▲Merced*•†.....Merced	T. C. Law.
▲Modesto*•†....Stanislaus	W. H. HATTON.
Monrovia*•†.Los Angeles	C. E. Slosson.
Monterey*•†....Monterey	S. F. Gell.
▲Napa*•†.....Napa	WEBBER & RUTHERFORD.
National City*•† San D'go	F. R. Palmer.
▲Nevada City*•† ...Nevada	F. T. NILON.
North San Juan*•†Nevada	See Nevada City.
Oakdale*•†.....Stanislaus	E. G. Ryker.
▲Oakland*•†.....Alameda	METCALF & METCALF.
Oceanside*•†.. San Diego	J. C. Hayes.
Ontario*•†San Bernardino	E. H. Joliffe.
Orange*•†.....Orange	See Santa Ana.
Orland*•†.....Glenn	B. F. Geis.
▲Oroville*•†.....Butte	John Guidery.
Pacific Grove*•†Monterey	S. F. Gell.
Palo Alto*•†..Santa Clara	See San Jose.
Pasadena*•†..Los Angeles	E. E. SELPH.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•†.....Sonoma	LIPPITT & LIPPITT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Placerville*•†..El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	U. S. Webb.
Randsburg*•.....Kern	See Bakersfield.
▲Red Bluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	EUGENE S WATSON.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'n M'teo	George C. Ross.
▲Riverside*•†....Riverside	GEORGE A. SKINNER.
¶▲Sacramento*•†..Sacra'o	L. T. HATFIELD.
▲Salinas*•† .....Monterey	B. V. SARGENT.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†... San Diego	COLLIER & COLLIER. Commercial law. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
" ..... "	RIGBY & RIGBY, 130 Sansome St. Refer to First National Bank.
" ..... "	H. C. SCHAERTZER, 214 Pine St. Refers to local State and federal judiciary.
San Jacinto*•†..Riverside	Lawrence Middlecoff.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•† ..San Mateo	C. N. Kirkbride.
▲San Miguel*•†..S. Luis Ob	G. Webster.
▲San Pedro*•† Los Angeles	See Los Angeles.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
Santa Ana*•†.....Orange	F. P. Daniel.
Santa Barbara*•†S'nta B'a	H. G. CRANE.
▲Santa Clara*•† Santa Clara	W. A. Johnston.
Santa Cruz*•† .Santa Cruz	WILLIAM T. JETER.
Santa Maria*•†Santa Bar'a	C. U. Armstrong.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	A. B. WARE.
Sebastopol*•.....Sonoma	P. H. Atkinson.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•†.....Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*•†.....Napa	P. S. King.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Sulson City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Tehachapi*•†.....Kern	J. W. Jameson.
Templeton*•†..S. Luis Ob.	See San Luis Obispo.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† .....Tulare	E. W. HOLLAND.
Tustin*•† .....Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	T. L. Carothers.
Vacaville*•†.....Solano	R. Barcar.
Vallejo*•†.....Solano	HILBORN & HALL.
Valley Ford*•† ...Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	Blackstock & Ewing.
▲Visalia*•† .....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Mayer.
▲Weaverville*•† ... Trinity	James W. Bartlett.
Wheatland*•† .....Yuba	W. J. Laird.
Whittier*•† ..Los Ang'les	Wm. M. Hiatt.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† .....Glenn	B. F. Geis.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† .....Yolo	FRANK E. BAKER.
▲Yreka*•†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*•†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	W. W. McCollister.
Alamosa*•† ..... Conejos	T. B. MacDonald.
Alma*•†.....Park	See Fairplay.
Amethyst*† ..... Mineral	James D. Pilcher.
▲Aspen*•†.....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	J. Y. Munson.
▲Boulder*•†..... Boulder	CHARLES M. CAMPBELL.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† ....Arapahoe	W. G. Lovelace.
▲Buena Vista*•† ...Chaffee	A. L. TAYLOR.
▲Burlington*•†..Kit Carson	P. B. Godsman.
▲Cannon City*•†..Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	J. Bardine.
▲Castlerock*•†.... Douglas	A. G. Webster.
▲Central City*•†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*•†.....Mineral	J. D. PILCHER.
CrestedButte*•†Gunnison	Metzler Bros.
Cripple Creek*•†..El Paso	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	Ezra T. Elliott.
▲Delta*•†..... Delta	King & Robertson.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co of New York.
" ..... "	FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank.
" ..... "	JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffen.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	PATTERSON, RICHARDSON & HAWKINS, E. & C. Bldg. References: Denver National Bank; E. H. Rollins & Sons, bankers, Boston and Denver.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•† .....La Plata	RUSSELL & RITTER.
▲Fairplay*•†.....Park	CHARLES A. WILKIN.
Florence*•†.....Fremont	LEE CHAMPION.
▲Fort Collins*•†.. Larimer	ROBINSON & LOVE.
▲Fort Morgan*•†.. Morgan	W. A. Hill.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gillett*•†.....El Paso	H. G. Thurman.
▲Glenwood Sp'gs*•†Garf'ld	C. W. DARROW.
▲Golden*•†.....Jefferson	W. A. Dier.
▲Grand Junction*•†..Mesa	CHARLES F. CASWELL.
▲Greeley*•†..... .....Weld	H. N. HAYNES.
▲Gunnison*•†.....Gunnison	DEXTER T. SAPP.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•†.....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*•†.....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	R. L. Scott.
▲Julesburg*•†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	Lee Ramsey.
▲La Junta*•†..... Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lambright.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† .....Arapahoe	See Denver.
Longmont*•†.....Boulder	Minor & Atwood.
Loveland*•†.....Larimer	Lyman Porter.
Mancos*•†.....Montezuma	See Cortez.
▲Meeker*.....Rio Blanca	M T. Ryan.
MonteVista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†.....Montrose	F. D. Catlin.
New Windsor*.....Weld	See Windsor.
▲Ouray*•† .....Ouray	HENRY & SEGFRID.
Pitkin*•† .....Gunnison	See Gunnison.
▲Pueblo*•†.....Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	Charles K. Phillips.
▲Rico*•† .....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	J. P. Cassedy.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Rocky Ford*•†.....Otero	William B. Gobin.
▲Saguache*.....Saguache	W. E. Cox.
Salida*•†.....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†.....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	GEORGE H. BARNES.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	H. F. Sturdevant.
▲Sterling*•† .....Logan	SMITH A. BURKE.
▲Sulphur Springs*..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	S. R. Fitzgerald.
▲Trinidad*•† ..Las Animas	JOHN J. HENDRICK.
Victor*•† .....El Paso	C. E. BRADY.
▲Walsenburg*•† .Huerfano	J. R. Killian.
Westcliffe* .....Custer	J. G. Schweigert.
Windsor*†.....Weld	Henry A. Huntington.
Wray*•†.....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†...New Haven	V. MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•† ....Hartford	See Hartford.
Branford*•†..New Haven	See New Haven.
▲Bridgeport*•† ...Fairfield	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*•† .....Hartford	NEWELL & JENNINGS.
Brookfield*•†....Fairfield	See Danbury.
Brooklyn*†.....Windham	See Danielson.
Buckland•† .....Hartford	See Hartford.
Canaan*•† .....Litchfield	A. T. & J. H. Roraback.
Canton•† .....Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†.....Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	See Middletown.
Colchester*•† .....New Lon.	See Norwich.
Collinsville*•† ..Hartford	See Hartford.
Cornwall*•† ....Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Midd etown.
▲Danbury*•†.....Fairfield	DEMPSEY & BOOTH.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deep River*•† .Middlesex	Willcox & Tyler.
Derby*•† .....New Haven	JOHN W. LARKIN.
Durham*•† .....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†NewLondon	See New London.
Elmwood*•† ....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*† .....Middlesex	James Phelps & Son.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†....Hartford	See Hartford.
Gladstonbury*•†Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•† ....Fairfield	R. JAY WALSH.
Groton*•†...New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank, and R. G. Dun & Co.
" ..... "	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg Attorneys for The Aetna Life Insurance Co. The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Hartford
Higganum*•† ...Middlesex	See Middletown.
Jewett City*•† .New Lon	See Norwich.
Kensington*†...Hartford	See Hartford.
Lakeville*•† ....Litchfield	See Salisbury.
▲Litchfield*•†....Litchfield	WOODRUFF & WOODRUFF.
Lyme*.....New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•† ...New Haven	GEORGE A. FAY.
▲Middletown*•† ...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†....New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	PHILIP J. MARKLEY.
New Canaan*•† Fairfield	See Stamford.
NewHartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg Attorneys for First National Bank, and R. G. Dun & Co.
" ..... "	WATROUS & BUCKLAND, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.NewLon.	ALFRED COIT.
Newington.....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.... Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	See Winsted.
North Haven*•†New Hav.	See New Haven.
North Manchester•†Hart.	See South Manchester.
Norwalk*•†.....Fairfield	LEVI WARNER.
▲Norwich*•†..New London	FRANK T. BROWN.
Orange•†.....New Haven	See New Haven.
Parkville•†.....Hartford	See Hartford,
Plainfield*•†....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	SEARLS & RUSSELL.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H BILL.
Roxbury*.....Litchfield	See New Milford.
Salem .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Landon.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*•† .....Litchfield	See Litchfield.
Shelton*•†.....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•† .Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
So Norwalk*•†..Fairfield	See Norwalk.
Southport*•† ....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	FESSENDEN, CARTER & CUMMINGS.
Stonington*•†..New Lon.	G. D. Stanton, Jr.
Stratford*•† .....Fairfield	Charles H. Peck.
Suffield*•† .....Hartford	L. N. Austin.
Thomaston*•†..Litchfield	Bradstreet & Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*† .....Tolland	Edwin S. Agard.
Torrington*•†..Litchfield	Gideon H. Welch.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† .....Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	TERRY & BRONSON.
Watertown*•†..Litchfield	D. F. Webster.
West Cornwall*•†. Litch.	See Litchfield.
West Haven*•†.New Hav.	See New Haven.
Westport* .....airfield	See Bridgeport.
Wethersfield*•† .Hartford	See Hartford.
West Winsted*†...Litchf'd	Samuel A. Herman.
▲Willimantic*•† .Windham	GEORGE W. MELONY.
Winchester.....Litchfield	See Winstead.
Windham*• .....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† .. Hart.	J. Warren Johnson.
Winsted*•†..... Litchfield	SAMUEL A. HERMAN
Woodbury*†....Litchfield	Huntington & Warner.
Woodstock*....Windham	See Putnam.
Yantic*•†....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton .....Kent	See Dover.
Delaware City*•†NewCas.	See Wilmington.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† .....Kent	KENNEY & MAGEE.
" ..... "	ROBERT H. VAN DYKE.
▲Georgetown*•† .....Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel ..... Sussex	See Georgetown.
Lewes ..... Sussex	See Georgetown.
Middletown*•† NewCastle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Newark*•†.....New Castle	See Wilmington.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	See Wilmington.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† .....Kent	See Dover.
▲Wilmington*•† NewCastle	HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
" ..... "	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.
" ..... "	CHRISTOPHER L. WARD, Equitable Building. Commercial law and collections.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
Anacostia*•†.....D. C.	See Washington.
Georgetown*•†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*•† .....D. C.	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	PERCIVAL M. BROWN, Attorney, WALTER C. CARROLL, Associate, 412 Fifth St. N. W. Reference: Second National Bank.
" ..... "	ERNEST HOLTZMAN, 623 F St. N. W. Practices before all courts, government departments, and committees of Congress. Reference: Traders National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1333 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic.
" ..... "	RALSTON & SIDDONS, Loan & Trust Bldg. Attorneys for the West End National Bank and Union Savings Bank.
" ..... "	W. H. SHOLES, 410 Fifth St., N. W. Commercial collections and litigation. Reference: Central National Bank.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•†.Franklin	H C. Hicks.
▲Arcadia*•†.....De Soto	CHARLES W. FORRESTER.
Avon Park* .....De Soto	H. B. Saunders, Jr.
▲Bartow*•†.....Polk	H. K. OLLIPHANT.
▲Blountstown*•...Calhoun	See Marianna.
▲Braidentown*•† .Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*•†.....Levy	E. A. Pinnell.
▲Brooksville*•† .Hernando	G. C. Martin.
Cedar Keys*•†.....Levy	E. J. Lutterloh.
Cocoa*•† .....Brevard	See Titusville.
▲Crawfordville*† .Wakulla	R. Don McLeod.
▲Dade City*•†.....Pasco	J. A. Hendley.
Daytona*•† .....Volusia	C. H. Spencer.
▲De Funiak Spgs*•†Walt'n	S. K. Gillis.
▲Deland*•†.....Volusia	F. C. Austin.
Eustis*•†.....Lake	B. S. Weeks.
▲Fernandina*•† ....Nassau	H. J. BAKER.
Fort Meade*•†.....Polk	T. M. Stansfield.
▲Gainesville*•†.....Alachua	W. C. JACKSON.
▲Greencove Spgs*•† ..Clay	P. C. Fisher.
Interlachen*•†....Putnam	See Palatka.
▲Iverness*•†.....Citrus	W. J. Barnett.
▲Jacksonville*•† .... Duval	COOPER & COOPER, General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	DUNCAN U. FLETCHER. Attorney for First National Bank of Florida.
▲Jasper*•† .....Hamilton	Roberson & Small.
▲Juno ..... Dade	See Palm Beach.
▲Key West*•†.....Monroe	GEO. B. PATTERSON.
▲Kissimmee*•† ....Osceola	J. N. Taylor.
▲Lake City*•†....Columbia	A. J. Henry.
Lakeland*•†.....Polk	Pierce & Tucker.
Leesburg*•† .....Lake	Tinnon & McNamee.
▲Live Oak*•†....Suwannee	M. E. Broome.
▲Macclenny*•.....Baker	See Jacksonville.
▲Madison*•†.....Madison	C. B. ASHLEY.
▲Marianna*•†.....Jackson	Milton & Milton.
▲Mayo*.....Lafayette	George W. Breare.
Melbourne*•† ....Brevard	Reeves & Hogg.
Miami*•† .....Dade	K. A. Nisbet.
▲Milton*•†.....Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• .....Lee	L. A. Hendry.
▲Ocala*•† ..... Marion	ALLEN & WRIGHT.
Orange City*•†.... Volusia	F. C. Austin.
▲Orlando*•† .....Orange	MASSEY & BAUMGARTEN.
▲Palatka*•† ..... Putnam	R. W. & W. M. DAVIS.
Palm Beach*•† .....Dade	Robbins, Graham & Chillingworth.
▲Pensacola*•† ...Escambia	BLOUNT & BLOUNT.
" ..... "	A. A. FISHER.
▲Perry*.....Taylor	See Madison.
Punta Gorda*•† ..De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† .....Orange	E. K. FOSTER.
▲Stanton*•.....Marion	See Ocala.
▲Starke*•†.....Bradford	J. T. Wills.
▲St. Augustine*•† St. Johns	W. W. DEWHURST.
St. Petersb'g*•†.Hillsboro	A. Macleod.
▲Sumterville*•.....Sumter	A. C. Clark.
¶▲Tallahassee*•†..... Leon	R. W. WILLIAMS.
▲Tampa*•† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•†.Hillsboro	See Tampa.
▲Tavares*•†.....Lake	Alex. St. Clair Abrams.
▲Titusville*•† .....Brevard	G. Cary-Elwes.
▲Vernon .....Washington	See Marianna.
▲Westville*•† .....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† .....Wilcox	T. L. Holton.
Acworth*•† .....Cobb	J. J. Northcot
▲Albany*•† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*•† .....Sumter	E. A. HAWKINS.
▲Appling.....Columbia	D. C. Moore.
▲Athens*•†.....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† .....Fulton	WILLIAM D. ELLIS, 41 Broad St. Attorney for the Fourth National Bank, Atlanta Trust & Banking Co.
" ..... "	WM. R. HAMMOND, 23½ Whitehall St. References: Third National Bank, Atlanta National Bank.
" ..... "	N. J. & T. A. HAMMOND, Temple Court. Refer to any bank in Atlanta. Practice in all courts.
" ..... "	A. J. ORME, Equitable Bldg. Representing Lowry Banking Co., Maddox-Rucker Banking Co., Atlanta.
▲Augusta*•† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	FRANK H. MILLER. Refers to National Bank of Augusta.
▲Bainbridge*•† ....Decatur	Donaldson & Hawes.
Barnesville*•† .....Pike	S. N. Woodward.
▲Baxley*•†.....Appling	Thomas & Parker.
▲Blackshear*•†.....Pierce	R. G. Mitchell, Jr.
▲Blairsville.....Union	W. E. Chandler.
▲Blakely*•†.....Early	R. H. Powell & Son.
▲Blueridge*†.....Fannin	O. R. Dupree.
Boston*•† .....Thomas	See Thomasville.
▲Brunswick*•† .....Glynn	BRANTLEY & BENNET.
▲Buchanan*•† ...Haralson	J. M. McBride.
▲Buena Vista*•†....Marion	George P. Monroe.
Buford*•†.....Gwinnett	C. H. Smith, Jr.
▲Butler*•† .....Taylor	O. M. Colbert.
▲Calhoun*•† .....Gordon	W. R. Rankin.
▲Camilla*•† .....Mitchell	S. S. Bennett.
▲Canton*•† .....Cherokee	George I. Teasley.
▲Carnesville*.....Franklin	W. R. Little.
▲Carrollton*•†.....Carroll	W. F. Brown.
▲Cartersville*•†....Bartow	JOHN W. AKIN.
▲Cedartown*•†.....Polk	J. A. Blance.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Clarkesville*●†Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	W. S. Paris.
▲Cleveland▲ ..... White	J. W. H. Underwood.
▲Clinton. ..... Jones	Richard Johnson.
▲Clyde ..... Bryan	See Savannah.
Cochran*●† ..... Pulaski	Z. V. Peacock.
▲Colquitt ..... Miller	C. C. Bush.
▲Columbus*●† .. Muscogee	McNEILL & LEVY.
▲Conyers*●†..... Rockdale	John R. Maddox.
Cordele*●† ..... Dooly	THOMSON & WHIPPLE.
▲Covington*●†..... Newton	J. G. Lester.
▲Crawfordsville*●†Talife'o	H. M. Holden.
Culloden*●†..... Monroe	See Forsyth.
▲Cumming*..... Forsyth	H. L. Patterson.
▲Cusseta*●†Chattahoochee	C. C. Minter.
▲Cuthbert*●† .... Randolph	W. C. WORRILL.
▲Dahlonega* ..... Lumpkin	Price & Charters.
▲Dallas*●†..... Paulding	A. J. Camp.
▲Dalton*●†..... Whitfield	R. J. & J. McCAMY.
▲Danielsville*..... Madison	D. W. Meadow.
▲Darien*●†..... McIntosh	C. L. Livingston.
Davisboro*●† Washington	See Louisville.
▲Dawson*●†..... Terrell	JAMES G. PARKS.
▲Dawsonville*..... Dawson	J. M. Bishop.
▲Decatur*●†..... DeKalb	Braswell & Smith.
Demorest*●†..Habersham	Crane & McMillan.
▲Douglas*..... Coffee	Quincey & McDonald.
▲Douglasville*●†...Douglas	W. T. Roberts.
▲Dublin*●†..... Laurens	P. L. Wade.
▲Eastman*●†..... Dodge	Smith & Clements.
▲Eatonton*●†..... Putnam	W. B. Wingfield.
▲Elberton*●†..... Elbert	John P. Shannon.
▲Ellaville*●†..... Schley	C. R. McCrory.
▲Ellijay*●†..... Gilmer	J. P. Perry.
▲Fairburn*●†..... Campbell	L. S. Roan.
▲Fayetteville*●†..Fayette	T. V. Lester.
Fitzgerald*●†..... Irwin	RYMAN & KENNEDY.
Flovilla*●†..... Butts	See Jackson.
Flowery Branch*●†..Hall	See Gainesville.
▲Forsyth*●†..... Monroe	R. L. Berner.
▲Fort Gaines*●†..... Clay	W. A. Scott.
Fort Valley*●†.. Houston	H. A. MATHEWS.
▲Franklin*..... Heard	D. B. Whittaker.
▲Gainesville*●†..... Hall	S. C. DUNLAP.
▲Georgetown*●..Quitman	T. L. Guerry.
▲Gibson*●†..... Glascock	B. F. Walker.
▲Greensboro*●† . Greene	H. T. Lewis.
▲Greenville*●† Meriwether	H. W. Hill.
▲Griffin*●†..... Spalding	ROBERT T. DANIEL.
▲Hamilton*●†..... Harris	B. H. Walton.
Harmony Grove*●Jack'n	R. L. J. Smith.
▲Hartwell*●†..... Hart	W. L. Hodges.
▲Hawkinsville*●†..Pulaski	W. L. & WARREN GRICE.
▲Hiawassee*..... Towns	J. H. Davis
▲Hinesville*●†..... Liberty	S. B. Brewton.
Hogansville*●†..... Troup	E. C. Mobley.
▲Homer*..... Banks	Oscar Brown.
▲Homerville*●†..... Clinch	Dickerson & Townsend.
▲Irwinton*..... Wilkinson	J. W. Lindsey.
▲Irwinville..... Irwin	J. H. Buchanan.
▲Isabella*●†..... Worth	J. G. Polhill.
▲Jackson*●†..... Butts	B. P. BAILEY.
▲Jasper*●†..... Pickens	J. W. Henley.
▲Jefferson*●..... Jackson	E. C. Armistead.
▲Jessup*●†..... Wayne	D. M. Clark.
▲Jonesboro*●†.... Clayton	W. M. Wright.
▲Knoxville*●† .... Crawford	W. J. Wallace.
▲Lafayette*●..... Walker	Lumpkin & Shattuck.
▲La Grange*●†..... Troup	J. H. COTTER.
▲Lawrenceville*●†Gwinnett	C. H. Brand.
▲Leesburg*●†..... Lee	Long & Son.
▲Lexington*●..Oglethorpe	W. M. Howard.
▲Lincolnton..... Lincoln	J. E. Strother.
▲Louisville*●†.....Jefferson	Hudson & Wright.
▲Lumpkin*●†..... Stewart	G. R. ELLIS.
▲Macon*●†..... Bibb	HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*●†..... Morgan	George & George.
▲Marietta*●†..... Cobb	CLAY & BLAIR.
Marshallville*●†.. Macon	See Oglethorpe.
Maysville*●†..... Jackson	G. W. Brown.
▲McDonough*●† .... Henry	E. J. Reagan.
▲McRae*●†..... Telfair	E. D. Graham.
▲Milledgeville*●†. Baldwin	WHITFIELD, ALLEN & MOORE.
Millen*●†..... Screven	W. V. Tyler.
▲Monroe*●..... Walton	Napier & Cox.
Montezuma*●†..... Macon	H. L. McKinzie & Son.
▲Monticello*●†..... Jasper	F. Jordan, Sr.
▲Morgan*..... Calhoun	L. G. Cartledge.
▲Moultrie*●..... Colquitt	MATTOX & WALLACE.
▲Mt. Vernon*●†Montgom'y	J. B. Geiger.
▲Nashville*..... Berrien	Peeples & Alexander.
▲Newman*●†..... Coweta	STALLINGS & ORR.
▲Newton*..... Baker	A. S. Johnson.
▲Oglethorpe*●†..... Macon	A. H. Perry.
Pelham*●†..... Mitchell	See Camilla.
▲Perry*●†..... Houston	J. H. Houser.
▲Preston*●†..... Webster	S. R. Stevens.
▲Quitman*●†..... Brooks	C. M. HITCH.
▲Reidsville*..... Tattnall	W. Burkhalter.
Reynolds*●†..... Taylor	R. S. Foy.
Richland*●†..... Stewart	D. B. Harrell.
▲Ringgold*●†..... Catoosa	J. H. Anderson.
▲Rome*●†..... Floyd	ALMER R. DAVIS.
▲Sandersville*●†. Wash'ton	Tyson & Chambers.
▲Savannah*●†..... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*●†..... Coweta	W. H. Taylor.
Shellman*●†..... Randolph	W. C. Worrill.
Social Circle*●†... Walton	T. Spearman.
▲Sparta*●†..... Hancock	H. R. LEWIS.
▲Springfield..... Effingham	J. H. Hodge.
▲Springplace*..... Murray	C. L. Henry.
▲Statenville..... Echols	W. S. West.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*●†Chattooga	J. M. Bellah.
▲Swainsboro*●... Emanuel	R. J. Williams.
▲Sylvania*●..... Screven	E. K. Overstreet.
Sylvester*●..... Worth	J. G. Polhill.
▲Talbotton*●†..... Talbot	J. M. Mathews.
Tallapoosa*●†.... Haralson	Head & Head.
Tennille*●†.. Washington	John C. Harmon.
▲Thomaston*●†..... Upson	J. A. Cotten.
▲Thomasville*●†...Thomas	THEODORE TITUS.
▲Thomson*●†..... McDuffie	John T. West.
Tifton*●†..... Berrier	John Murrow.
Toccoa*●†.... Habersham	Jones & Bowden.
▲Traders Hill.... Charlton	See Waycross.
▲Trenton*●†..... Dade	W. M. & J. P. Jacoway.
Unadilla*●†..... Dooly	J. L. Jones.
▲Valdosta*●†..... Lowndes	A. T. WOODWARD.
▲Vienna*●†..... Dooly	J. H. Woodward & Son.
▲Warrenton*●†..... Warren	James Whitehead.
▲Washington*●†.... Wilkes	W. M. & M. P. REESE.
▲Watkinsville*●†...Oconee	B. E. Thrasher.
▲Waycross*●†..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*●†.... Burke	W. R. Callaway.
West Point*●†..... Troup	R. A. S. Freeman.
Winder*●†..... Jackson	W. H. Quarterman.
▲Wrightsville*●†..Johnson	V. B. Robinson.
▲Zebulon*●†..... Pike	J. S. Pope.

IDAHO.

▲Albion*..... Cassia	K. I. Perky.
▲Blackfoot*●†.... Bingham	F. S. Dietrich.
¶▲Boise*●†..... Ada	J. H. RICHARDS.
▲Caldwell*●†..... Canyon	H. A. Griffiths.
▲Challis*..... Custer	Milton A. Brown.
Coeur d'Alene*●†.Koot'ai	E. McBee.
Genesee*●†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*●†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*●†.. Bingham	W. T. Smith.
Juliaetta*●†..... Latah	See Moscow.
Kendrick*●†..... Latah	Coults & Steele.
▲Lewiston*●...Nez Perces	JAMES E. BABB.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*●†..Bear Lake	J. C. Rich.
▲Moscow*●†..... Latah	S. S. Bassett.
▲Mt. Idaho*..... Idaho	W. N. Scales.
▲Murray*..... Shoshone	C. W. Beale.
▲Paris*†..... Bear Lake	James H. Hart.
Payette*..... Ada	Burgan & Rogers.
▲Pocatello*●†..... Bannock	EDEN & TERRELL.
▲Rathdrum*●†...Kootenan	C. L. Hietman.
▲Salmon*..... Lemhi	F. J. Cowen.
▲Shoshone*●†..... Lincoln	J. S. Waters.
▲Silver City*..... Owyhee	J. G. Watts.
▲St. Anthony*...Fremont	J. E. COCHRAN.
Wallace*●†..... Shoshone	C. W. Beale.
Wardner*●†..... Shoshone	W. N. Morphy.
▲Weiser*●†.... Washington	Frank Harris.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

ILLINOIS.

Town and County.	Name.
Abingdon*•† ..... Knox	See Galesburg.
Adair*•†..... McDonough	See Macomb.
Albany*•†..... Whiteside	D. S. Efner.
▲Albion*•†..... Edwards	J. M. Campbell.
▲Aledo*•† ..... Mercer	BASSETT, MAIN & BASSETT.
Alexis*•†..... Warren	Thomas R. Squires.
Allerton*•†.... Vermilion	See Danville.
Alpha*•†..... Henry	J. A. Widney.
Altamont*•† ... Effingham	F. M. Schilling.
Alton*•†..... Madison	H. S. BAKER.
Altona*•† ..... Knox	L. K. Byers.
Amboy*•†..... Lee	W. E. Ives & Son.
Anchor*•†..... McLean	D. B. Stewart.
Anna*•† ..... Union	DODD & PICKRELL.
Annawan*•†..... Henry	W. H. Holzinger.
Antioch*•..... Lake	J. W. McDonald.
Apple River*•†Jo Daviess	J. S. Lamont.
Arcola*•†..... Douglas	Barricklow & Cofer.
Arenzville*•†..... Cass	G. Engelbach.
Argenta*•†..... Macon	See Decatur.
Armington*•†...Tazewell	See Bloomington.
Armstrong*•† . Vermilion	John Smith, Jr.
Arrowsmith*•†...McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•† ..... Iroquois	See Watseka.
Ashland*•†..... Cass	I. H. Stanley.
Ashley*•†.... Washington	See Nashville.
Ashton*•†..... Lee	V. H. Myers.
Assumption*•†..Christian	See Taylorville.
Astoria*•† ..... Fulton	S. P. CUMMINGS.
Athens*•†..... Menard	See Petersburg.
Atkinson*•†..... Henry	See Cambridge.
Atlanta*•†..... Logan	F. L. Capps.
Atwood*•† ..... Piatt	See Monticello.
Auburn*•†..... Sangamon	R. H. McAulty.
Augusta*•†..... Hancock	W. H. Mead.
Aurora*•†..... Kane	JOHN M. RAYMOND.
Austin*•†..... Cook	P. V. Castle.
Ava*•†..... Jackson	S. W. Treesch.
Avon*•† ..... Fulton	M. Head.
Barrington*•†..... Cook	See Waukegan.
Barry*•†..... Pike	J. K. Crawford.
Batavia*•† ..... Kane	J. O. McCLELLAN.
Beardstown*•†..... Cass	R. R. HEWITT.
Beecher*•†..... Will	See Grant Park.
Belleville*•†..... St. Clair	M. W. WEIR.
▲Bellflower*•† .... McLean	See Farmer City.
Belvidere*•† ..... Boone	ROBERT W. WRIGHT.
▲Bement*•†..... Piatt	W. G. Cloyd.
Benson*•†..... Woodford	D. Davis.
Benton*•†..... Franklin	Flannigan & Payne.
▲Bethany*•†..... Moultrie	See Sullivan.
Biggsville*•† ..Henderson	See Opuawka.
Blandinsville*•†..McDon'h	N. S. Campbell.
▲Bloomington*•†..McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refer to State National Bank.
Blue Island*•†..... Cook	BOERMAN & McGRATH.
Blue Mound*•†..... Macon	See Decatur.
Bluffs*•†..... Scott	Franklin C. Funk.
Bonegap*•†..... Edwards	See Albion.
Bowen*•†..... Hancock	E. C. PETER.
Braceville*•† ..... Grundy	E. D. SCOTT.
Bradford*•†..... Stark	See Toulon.
Braidwood*•† ..... Will	WILLIAM MOONEY.
Breese*•† ..... Clinton	See Carlyle.
Brighton*•†..... Macaupin	D. D. Goodell.
Brimfield*•† ..... Peoria	See Peoria.
Broadlands*•† Champaign	See Tuscola.
Brocton*•† ..... Edgar	J. U. Beck.
Buckley*•† ..... Iroquois	W. L. R. Johnson.
Buda*•† ..... Bureau	Jesse Emerson.
Buffalo*•† ..... Sangamon	See Springfield.
Bunker Hill*•†..Macoupin	David E. Keefe.
Bushnell*•†..McDonough	T. J. SPARKS.
Byron*•†..... Ogle	J. C. Woodburn.
Cabery*•†..... Ford	See Kankakee.
Cairo*•† ..... Alexander	GREEN & GILBERT.
▲Cambridge*•† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*•†.Jackson	See Murphysboro.
Camp Point*•†..... Adams	Orrin Dilley.
Canton*•† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*•† ..... Boone	H. B. Stevenson.
Carbondale*•†.....Jackson	ANDREW S. CALDWELL.
▲Carlinville*•†...Macaupin	RINAKER & RINAKER.
▲Carlyle*•†..... Clinton	James McHale.
Carmi*•†..... White	PARRISH & PARRISH.
Carrier's Mills*•†...Saline	See Harrisburg.
▲Carrollton*•†.....Greens	THOMAS HENSHAW.
Carterville*•† Williamson	George A. Henshaw.
▲Carthage*•† .... Hancock	D. MACK & SON.
Casey*•†..... Clark	W. S. LOWRY.
Cedarville*•†.. Stephenson	See Freeport.
Centralia*•†..... Marion	S. L. DWIGHT.
Cerro Gordo*•†..... Piatt	See Monticello.
Chadwick*•† ..... Carroll	H. R. PARSONS.
Champaign*•† Champaign	A. H. BRYAN.
Chandlerville*•†..... Cass	See Beardstown.
Chapin*•† ..... Morgan	See Jacksonville.
▲Charleston*•† ..... Coles	A. C. ANDERSON.
Chatham*•† ... Sangamon	See Springfield.
Chatsworth*•† Livingston	See Pontiac.
Chebanse*•†.....Iroquois	See Kankakee.
Chenoa*•† ..... McLean	W. L. Miller.
▲Chester*•† ..... Randolph	J. B. SIMPSON.
▲Chicago*•† ..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R G. Dun & Co., New York and Chicago; E. W. Gillett, Chicago; Northern Trust Co.
" ..... "	ROBERT R. BALDWIN, Portland Block. Reference: The John V. Farwell Company.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	McCLELLAN, SPENCER & BAKER, Bedford Bldg. Refer to First National Bank. Insurance and corporate law.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan and Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	CONRAD H. POPPENHUSEN, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refers to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*•† Cook	See Chicago.
Chillicothe*•†..... Peoria	H. C. Pettett.
Chrisman*•†..... Edgar	R. S. Cusick.
Cisco*•†..... Piatt	See Monticello.
Cissna Park*•† .. Iroquois	Isaac Miller Hamilton.
Clay City..... Clay	F. M. Chaffin.
Clayton*•†..... Adams	See Quincy.
Clifton*•†..... Iroquois	See Hoopeston.
▲Clinton*•†..... DeWitt	JOHN FULLER.
Coal City*•†..... Grundy	E. D. Scott.
Cobden*•† ..... Union	See Jonesboro.
Colchester*•†McDonough	Thomas Richards.
Coleta*..... Whiteside	See Morrison.
Colfax*•†..... McLean	James P. Grove.
Collinsville*•† ... Madison	BURROUGHS BROS.
Collison*†..... Vermilion	See Danville.
Cooksville*•†..... McLean	See Arrowsmith.
Coulterville*•†. Randolph	A. Russell.
Cowden*•†..... Shelby	C. R. Torrence.
Creal Sp'gs*•† Williamson	George B. White.
Creston*•†. ..... Ogle	B. Knapp.
Cropsey*•† ..... McLean	See Peoria.
Crossville*•†..... White	See Carmi.
Cuba*•†..... Fulton	See Canton.
Cullom*•† ..... Livingston	L. E. Swope.
Dallas City*•†... Hancock	J. H. Ranck.
Dalton City*•†...Moultrie	J. N. Loving.
Danforth*•†..... Iroquois	T. F. Donovan.
Danvers*•†..... McLean	J. E. Jennings.
▲Danville*•† .... Vermilion	TILTON & CUNDIFF.
Davis*•†..... Stephenson	See Freeport.
▲Decatur*•†..... Macon	JAMES M. LEE. Refers to Milliken National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Deer Creek*●†...Tazewell	L. A. Buchner.
DeKalb*●†.....DeKalb	POND & KENNEDY.
DeLand*●†.....Platt	See Monticello.
Delavan*●†.....Tazewell	J. O. Jones.
Des Plaines*●† .....Cook	See Chicago.
Divernon*●† .. Sangamon	See Springfield.
▲Dixon*●†.....Lee	R. S. FARRAND.
Dongola*●†.....Union	See Jonesboro.
Downer's Grove*●† .DuP.	M. Slusser.
DuQuoin*●†.....Perry	R. W. S. WHEATLEY.
Durand*●† ....Winnebago	Frank Friedl.
Dwight*●†.....Livingston	ROMBERGER & SMITH.
Earlville*●†.....La Salle	W. H. Norton.
East Dubuque*●†.Jo Dav.	See Galena.
East Lynn*●† ..Vermilion	O. O. Ross.
Easton*●† .....Mason	A. T. Depue.
East St. Louis*●† .St.Clair	WISE & McNULTY.
Edelstein*●† .....Peoria	See Peoria.
Edinburg*●† ..... Christian	C. A. Prater.
▲Edwardsville*●† Madison	B. G. WAGGONER.
▲Effingham*●† ..Effingham	WOOD BROS.
Elburn*●† .....Kane	W. R. S. Hunter.
Eldorado*●† .....Saline	W. S. Summers.
Elgin*●† .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*●† ..Jo Daviess	J. C. McKenzie.
▲Elizabethtown*● ..Hardin	John C. Oxford.
Elkhart*●† ..... Logan	See Lincoln.
Elliott*●† .....Ford	See Paxton.
Ellisville*●† .....Fulton	See Canton.
Ellsworth*●† .....McLean	See Bloomington.
Elmhurst*●† .....DuPage	George Sawin.
Elmwood*●† .....Peoria	Putnam & Sturtevant.
El Paso*●† .....Woodford	J. I. KERR.
Emden*●† .....Logan	See Lincoln.
Enfield*●† .....White	John N. Wilson.
Englewood*●† ..... Cook	See Chicago.
Equality*●†.....Gallatin	See Shawneetown.
Erie*●† .....Whiteside	William H. Allen.
Essex*●† .....Kankakee	See Kankakee.
Eureka*●† .....Woodford	J. ALBERT BRIGGS.
Evanston*●† .....Cook	J. F. BOYER.
Evansville*●† ..Randolph	William M. Schwerk.
Fairbury*●† ..Livingston	C. F. H. CARRITHERS.
▲Fairfield*●† ..... Wayne	CREIGHTON & THOMAS.
Fairland*●† .....Douglass	See Tuscola.
Fairmount*●† ..Vermilion	See Danville.
Fairview*●† .....Fulton	See Lewiston.
Farina*●† .....Fayette	A. T. Brasel.
Farmer City*●† ...DeWitt	HERRICK & HERRICK.
Farmersville*●† ..Montg'y	See Springfield.
Farmington*●† ....Fulton	See Canton.
Fillmore*●† .Montgomery	See Hillsboro.
Findlay*●† ..... Shelby	See Shelbyville.
Fisher*●† .....Champaign	H. L. Kelly.
Fithian*●† .....Vermilion	See Danville.
Flanagan*●† .. Livingston	C. C. Studley.
Flora*●† .....Clay	Hagle & Shriner.
Foosland*●† .Champaign	George A. De Long.
Forrest*●† .....Livingston	See Pontiac.
Forreston*●† .....Ogle	Frank Wertz.
Frankfort Station*●† Will	D. S. Stephen.
Franklin*●† .....Morgan	See Jacksonville.
Franklin Grove*●† .....Lee	See Dixon.
▲Freeport*●†...Stephenson	W. N. CRONKRITE.
Fulton*●† .....Whiteside	C. C. McMahon.
Galatia*●† ..... Saline	A. E. Somers.
▲Galena*●† .....Jo Daviess	J. C. O'NEILL.
▲Galesburg*●† .....Knox	CARNEY, SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*●† .....Henry	N. F. ANDERSON.
Gardner*●† ..... Grundy	See Morris.
Genesco*●† ..... Henry	DUNHAM & FOSTER.
▲Geneva*●† .....Kane	W. R. S. HUNTER.
Genoa*●† .....De Kalb	A. S. Hollembeak.
Georgetown*●† Vermilion	See Danville.
Gibson City*●† ..... Ford	S. P. RADY.
Gifford*●† .....Champaign	See Urbana.
Gillespie*●† .....Macoupin	J. M. Hampton.
Gilman*●† ..... Iroquois	Spencer S. Cone.
Girard*●† ..... Macoupin	Knotts & Terry.
▲Golconda*● ..... Pope	MOORE & BEAMES.
Golden*●† .....Adams	See Quincy.
GoodHope*●†McDonough	Agnew & Vose.
Grafton*●† .....Jersey	See Jerseyville.
Grand Ridge*●† ...La Salle	See Ottawa.
Grant Park*● ..Kankakee	R. Richardson.
Grayville*●† .....White	T. G. Parker.
Greenfield*●† .....Greene	See Carrollton.
Greenup*●† .. Cumberland	W. H. McDonald.
Greenview*●† .....Menard	R. L. Walker.
▲Greenville*●† .....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*●† .....McLean	C. M. Coyle.
Griggsville*●† .....Pike	See Pittsfield.
Grove City*.....Christian	See Pana.

Town and County.	Name.
Hamilton*●† .... Hancock	J. L. Miller.
Hammond*●† .....Piatt	See Monticello.
Hamphire*●† .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin* .....Calhoun	T. J. Selby.
▲Harrisburg*●† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*●†.....McHenry	J. B. Lyon.
Harvel*●† ...Montgomery	See Springfield.
Harvey*●† .....Cook	I. J MOUSER.
▲Havana*●†.....Mason	WALLACE & LACEY.
Hebron*●†.....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*●†.....Marshall	Fred S. Potter.
Herrick*●† .....Shelby	See Ramsey.
Herscher*●†....Kankakee	See Kankakee.
Heyworth*●† .....McLean	See Bloomington.
Highland*●†.....Madison	Timothy Gruaz.
▲Hillsboro*●†.Montgomery	FRED A. RANDLE.
Hinckley*●†.....DeKalb	See Aurora.
Holcomb*●†.....Ogle	C. E. Oakes.
Homer*●†.....Champaign	See Champaign.
Hoopeston*●†..Vermilion	CHARLES L. CHAMBERLAIN.
Hopedale*●†.....Tazewell	See Pekin.
Hume*●†.....Edgar	T. J. Copfman.
Huntley*●†.....McHenry	See Woodstock.
Hutsonville*●† .Crawford	See Robinson.
Hyde Park† ..... Cook	See Chicago.
Illiopolis*●†....Sangamon	S. P. Williams.
Ipava*●† ..... Fulton	W. A. Babcock.
Iuka*●†.....Marion	See Salem.
Ivesdale*●†....Champaign	See Monticello.
▲Jacksonville*●† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*●†.....Jersey	O. B. Hamilton.
▲Joliet*●† ..... Will	HILL, HAVEN & HILL. Refer to First National Bank.
▲Jonesboro*●† .....Union	Karraker & Lingle.
Joy*●† ..... Mercer	See Aledo.
Kane*●† ..... Greene	See Carrollton.
▲Kankakee*●†...Kankakee	H. K. WHEELER.
Kansas*●† .....Edgar	E. G. Rose.
Keithsburg*●† .....Mercer	L. D. Kirkpatrick.
Kenney*●† .....DeWitt	Scroggin & Co.
Kewanee*●† .....Henry	BLISH & LAWSON.
Kings*●† ..... Ogle	See Oregon.
Kingston*●† .....DeKalb	See DeKalb.
Kinmundy*●† .....Marion	John F. Donovan.
Kirkland*●† .....DeKalb	See Aurora.
Kirkwood*●† .....Warren	See Monmouth.
Knoxville*●† ..... Knox	E. A. Corbin.
▲Lacon*●†.....Marshall	B. W. WRIGHT.
Ladd*●† .....Bureau	J. W. BLEE.
Lafayette*●† .....Stark	See Toulon.
La Grange*●†.....Cook	F. L. Grant.
La Harpe*●†.....Hancock	L. S. McCrory.
La Moille*●†.....Bureau	H. A. Stanard.
Lanark*●† .....Carroll	C. W. Middlekauff.
La Rose*●†.....Marshall	C. H. Justis.
La Salle*●†.....La Salle	HASKINS & PENNICK.
Latham*●†.....Logan	F. A. Gasaway.
▲Lawrenceville*●† Lawr'ce	GEORGE W. LACKEY.
Leaf River*●†.....Ogle	George E. Johnson.
Leland*●†.....La Salle	E. J. Olmstead.
Lemont*●† .....Cook	See Lockport.
Lena*●†.....Stephenson	Andrew Hinds.
Le Roy*●† .....McLean	E. D. RIDDLE.
▲Lewistown*●† .....Fulton	HARRY M. WAGGONER.
Lexington*●†.....McLean	S. L. Smith.
Liberty ville*●† .....Lake	Clarence N. Durand.
▲Lincoln*●† .....Logan	S. L. WALLACE.
Litchfield*●† Montgomery	McWilliams & Sons.
Little York*●†....Warren	See Monmouth.
Laomi*●† .....Sangamon	Joseph Jones.
Lockport*●†.....Will	C. B. CHEADLE.
Loda*●† .....Iroquois	Nathan P. Goodell.
London Mills*●†...Fulton	M. T. Robinson.
Lostant*●†.....La Salle	See La Salle.
▲Louisville*●† .....Clay	Barnes & Rose.
Lovington*●†....Moultrie	O. T. Atchison.
Mackinaw*●†....Tazewell	N. Campbell.
▲Macomb*●† ..McDonough	NEECE & SON.
Macon*●† .....Macon	See Decatur.
Mahomet*●† ..Champaign	See Champaign.
Malta*●† .....DeKalb	D. F. Pease.
Manchester*●† .....Scott	Knight & Million.
Manhattan*●† .....Will	F. M. Fahey.
Manito*●† .....Mason	See Pekin.
Mansfield*●† .....Piatt	C. F. Mansfield.
Manteno*●† ....Kankakee	Winfield S. Campbell
Maple Park*●† .....Kane	See Geneva.
Maquon*●† .....Knox	See Galesburg.
Marengo*●† .....McHenry	A. B. Coon.
▲Marion*●† ....Williamson	George W. Young.
Marissa*●†.....St. Clair	R. S. Hamilton.
Maroa*●†.....Macon	B. F. Shipley.
Marseilles*●†. .....La Salle	See Ottawa.
▲Marshall*●† .....Clark	FRED J. BARTLETT.
Martinsville*●† .....Clark	H. Gasaway.
Marysville. ....Vermilion	See Danville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mascoutah*•† ....St. Clair	George F. Wombacher.
Mason City*•† .....Mason	G. W. ELLSBERRY.
Mattoon*•† .....Coles	ANDREWS & VAUSE.
Mazon*•† .....Grundy	M. S. Denney.
McHenry*•† .....McHenry	H. C. Mead.
McLean*•†.....McLean	See Atlanta.
▲McLeansboro*•† Hamilt'n	W. B. FLANNIGAN.
Mechanicsburg*...Sang'n	See Springfield.
Media*•† .....Henderson	See Oquawka.
Medora*•† .....Macoupin	J. W. Kitzmiller.
Melvin*•† .....Ford	J. M. Thompson.
Mendon*•† .....Adams	See Quincy.
Mendota*•† .....La Salle	JOHN F. MADDEN.
Meredosia*•† ....Morgan	See Jacksonville.
▲Metamora*•† ..Woodford	A. R. Rich.
▲Metropolis City*•† Massac	COURTNEY & HELM.
Milford*•† .....Iroquois	Kay & Kay.
Milledgeville*•† .. Carroll	See Mount Carroll.
Millington*•† .....Kendall	See Aurora.
Milton* .....Pike	N. A. Thornton.
Minier*•† .....Tazewell	See Pekin.
Minonk*•† .....Woodford	THOMAS KENNEDY.
Minooka*•† ..... Grundy	John N. Edmonds.
Modesto*•† .....Macoupin	J. M. Allyn.
Moline*•† ....Rock Island	McENIRY & McENIRY.
Momence*•† ...Kankakee	E. P. HARNEY.
Monica*•† .....Peoria	See Peoria.
▲Monmouth*•† .....Warren	GRIER & STEWART.
▲Monticello*•† .....Piatt	C. A. Tatman.
▲Morris*•† .....Grundy	E. SANFORD.
▲Morrison*•† ....Whiteside	L. T. Stocking.
Morrisonville*•† Christi'n	Fred A. Wagoner.
Morton*•† .....Tazewell	See Pekin.
▲Mound City*•† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*•† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*•† ..... Carroll	GEORGE L. HOFFMAN.
Mt. Morris*•† .....Ogle	H. G. Kauffman.
Mt. Olive*•† ....Macoupin	Thomas Williamson.
Mt. Pulaski*•† .....Logan	A. G. Jones.
▲Mt. Sterling*•† .....Brown	Walter I. Manny.
▲Mt. Vernon*•† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	B. F. Pontius.
▲Murphysboro*•† .Jackson	HILL & MARTIN.
Naperville*•† .....Du Page	H. H. GOODRICH.
▲Nashville*•† .Washington	H. H. Hosmer.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*• .....Hancock	G. A. RITTER.
Nebo*•† .....Pike	I. L. Lemmon.
Neoga*•† ....Cumberland	See Toledo.
Neponset*•† .....Bureau	See Princeton.
Newark* .....Kendall	N. P. Barnard, Jr.
New Berlin* ...Sangamon	W. M. Warren.
New Boston*•†.....Mercer	M. Chamberlain.
New Holland*•† ....Logan	See Lincoln.
Newman*•† .....Douglas	W. W. Pepper.
▲Newton*•† ..... Jasper	FITHIAN & DAVIDSON.
New Windsor*•† ..Mercer	W. H. Gladman.
Niantic*•† ..... Macon	See Decatur.
Nokomis*•† .Montgomery	D. H. Zepp.
Normal*•† ..... McLean	R. L. Fleming.
Norris City*•† .....White	W. N. Green.
No. Henderson*•† .Mercer	B. G. Widney.
Nunda*•† ..... McHenry	L. D. Lowell, Jr.
Oakland*•† .....Coles	J. F. Green.
Oak Park*•† .....Cook	H. R. PEBBLES.
Odell*•† .....Livingston	M. E. Wright.
Ogden*•† .....Champaign	Wm. Brennan.
Ohio*•† ..... Bureau	H. S. Pomeroy.
Okawville*•† Washington	F. P. Tcharner.
▲Olney*•† .....Richland	H. G. MORRIS.
Onarga*•† .....Iroquois	I. Amerman, J. P.
Oneida*•† .....Knox	See Galesburg.
▲Oquawka*•† ..Henderson	R. Cooper.
Orangeville*•†Stephenson	See Freeport.
▲Oregon*•† ..... Ogle	FRANCIS BACON.
Orion*•† ..... Henry	M. L. Love.
▲Ottawa*•† .....La Salle	D. B. SNOW.
Palatine*•† .....Cook	C. S. Cutting.
Palmyra*•† .....Macoupin	J. B. Searcy.
Pana*•† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*•† .....Edgar	R. L. & G. M. McKINLAY.
Pawnee*• .....Sangamon	J. R. Kincaid.
Paw Paw*•† .....Lee	C. F. Preston.
▲Paxton*•† .....Ford	KERR & LINDLEY.
Pearl City*•† .Stephenson	H. M. Dodds.
Pecatonica*•† Winnebago	C. C. Stevens.
▲Pekin*•† .....Tazewell	PRETTYMAN & VELDE.
Penfield*•† .... Champaign	See Champaign.
▲Peoria*•† .....Peoria	COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank.
Peotone*•† .....Will	M. Collins.
Perry*.....Pike	G. W. Hinman.
Peru*•† .....La Salle	F. T. BEERS.
▲Petersburg*•† .... Menard	T. W. McNEELY.
Philo*•†.....Champaign	See Champaign.
▲Pinckneyville*•† ... Perry	W. T. Vaughn.
Piper City*•† .....Ford	John R. Lewis.
▲Pittsfield*•† .....Pike	A. C. BENTLEY.
Plainfield*•† ..... Will	G. D. Foster.
Plano*•† ..... Kendall	E. W. Faxon.
Pleasant Plains*•†.Sang'n	See Springfield.
Plymouth*•† ....Hancock	George E. Terry.
Polo*•† ..... Ogle	Fred Zick.
▲Pontiac*•† ....Livingston	H. H. McDOWELL.
Poplar Grove*•†... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*•† ....Vermilion	See Danville.
Prairie City*•†.McDon'gh	E. A. Boynton.
▲Princeton*•† .....Bureau	OWEN J. LOVEJOY.
Princeville*•† .....Peoria	See Peoria.
Prophetstown*•† Whites'e	William Matthis.
Pullman*† ..... Cook	See Chicago.
▲Quincy*•†.....Adams	EMMONS & EMMONS. Attorneys for Ricker National Bank, Quincy.
" ..... "	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*•†.....Fayette	E. B. Spurgeon.
Rankin*•† .....Vermilion	J. F. Campbell.
Rantoul*•† ....Champaign	L. A. Smyers.
Raritan* .....Henderson	See Stronghurst.
Ravenswood*† .....Cook	See Chicago.
Raymond*•† Montgomery	W. E. Witt.
Red Bud*•† .....Randolph	Alfred D. Riess.
Reynolds*•†..Rock Island	See Rock Island.
Richmond*•† ....McHenry	See Woodstock.
Richview*•†. Washington	Geo. T. Hoke.
Ridge Farm*•† Vermilion	H. C. Elliott.
Ridgway*•† .....Gallatin	Phillips & Wiedman.
Roanoke*•†.....Woodford	P. W. Morris.
Roberts*•† ..... Ford	See Paxton.
▲Robinson*•† ....Crawford	Bradberry & McHatton.
Rochelle*•†.....Ogle	Francis E. Dresser.
▲Rockford*•†...Winnebago	MARSHALL & TAGGERT.
▲Rock Island*•† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*•†.....Cook	See Chicago.
Roodhouse*•†.....Greene	D. J. Sullivan.
Roseland† .....Cook	See Chicago.
Roseville*•†..... Warren	Leroy S. Scott.
Rossville*•†.....Vermilion	W. B. Redden.
▲Rushville*•† .....Schuyler	PHILIP E. MANN.
Rutland*•† .....La Salle	See Ottawa.
Sadorus*•†....Champaign	See Urbana.
▲Salem*•† .....Marion	CHARLES E. JENNINGS.
Sandoval*•† ..... Marion	Charles F. Patterson.
Sandwich*•† .....De Kalb	John W. Blee.
San Jose*•† .....Mason	See Lincoln.
Saunemin*•† ..Livingston	W. P. Carrithers.
Savanna*•† .....Carroll	F. J. CAMPBELL.
Saybrook*•†..... McLean	George M. Nelson.
Seaton*•† .....Mercer	See Aledo.
Seneca*•†.....La Salle	C. H. R. Thomas.
Shabbona. .....DeKalb	See Sycamore.
Shannon*•†.....Carroll	J. Martin.
▲Shawneetown*•†.Gallatin	Carl Roedel.
Sheffield*•†.....Bureau	See Buda.
▲Shelbyville*•†.....Shelby	WALTER C. HEADEN.
Sheldon*•†.....Iroquois	See Watseka.
Sheridan*•† .....LaSalle	See La Salle.
Sherrard† .....Mercer	See Aledo.
Shipman*•†.....Macoupin	See Carlinville
Sidell*•† .....Vermilion	See Danville.
Sidney*•† .....Champaign	W. A. Vaden.
Sigel*•† .....Shelby	E. Kunkler.
Smithfield*•† .....Fulton	See Lewistown.
Smithshire*† .....Warren	See Monmouth.
Somonauk*•† .... DeKalb	W. A. Dennis.
Sorento*•† .....Bond	John Driskill.
South Chicago*•†....Cook	See Chicago.
South Evanston*•†...Cook	See Chicago.
Sparta*•† .....Randolph	R. J. Goddard.
¶▲Springfield*..Sangamon	CHAPIN & WOODRUFF. Refer by permission to Illinois National Bank.
Spring Valley*•†..Bureau	Wm. Hawthorne.
Stanford*•† .....McLean	G. E. Hiner.
Staunton*•† ....Macoupin	R. E. DORSEY.
St. Anne*•† .....Kankakee	W. G. Brooks.
St. Charles*•† .....Kane	T. E. Ryan.
St. Elmo*•† .....Fayette	J. H. Atterbury.
St. Joseph*•†. Champaign	See Champaign.
Sterling*•† .... Whiteside	J. & J. DINSMOOR.
Stewardson*•†.....Shelby	E. Boggs.
Stillman Valley*•†... Ogle	See Oregon.
Stockton*•†....Jo Daviess	W. S. Eaton.
Stone Fort*•†.....Saline	J. M. Walden.
Stonington*•† ..Christian	See Taylorville.
Streator*•†.....La Salle	H. N. RYON & SON.
Stronghurst*•†Henderson	R. F. Robinson.
▲Sullivan*•† .....Moultrie	J. R. & W. EDEN.
Sumner*•†.....Lawrence	S. C. Lewis.
▲Sycamore*•† .....DeKalb	H. T. SMITH.
Table Grove*•†.....Fulton	See Lewistown.
Lallula*•† ..... Menard	J. J. Baker.
Tamaroa*•†.....Perry	See DuQuoin.
Tampica*•† .... Whiteside	White & Sheldon.
▲Taylorville*•†...Christian	W. A. McBRIDE.
Thawville*•†.....Iroquois	See Gilman.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Tinley Park*●†.....Cook	See Chicago.
Tiskilwa*●†.....Bureau	John H. Welsh.
▲Toledo*●†....Cumberland	CHARLES M. CONNOR.
Tolono*●†.....Champaign	W. A. Perkins.
Tolucа*●†.....Marshall	W. Hawthorne.
Tonica*●†.....La Salle	Henry Gunn.
▲Toulon*●†.....Stark	B. F. Thompson.
Tremont*●† .....Tazewell	See Pekin.
Trenton*●†.....Clinton	W. S. Londen.
Troy*●†.....Madison	Miller & Ritchie.
▲Tuscola*●†.....Douglas	J. D. CHADWICK.
Union Hille†...Kankakee	See Kankakee.
▲Urbana*●†.....Champaign	CUNNINGHAM & BOGGS.
Utica*●†.....La Salle	J. B. Cunniff.
▲Vandalia*●†.....Fayette	HENRY & HOUSTON.
Varna*●†.....Marshall	See Lacon.
Vermont*●† .....Fulton	J. C. Phillips.
Versailles*●† .....Brown	See Mount Sterling.
▲Vienna*●† .....Johnson	P. T. Chapman.
Viola*●† .....Mercer	See Aledo.
Virden*●† .....Macoupin	H. C. Simons.
▲Virginia*●†.....Cass	J. N. GRIDLEY.
Waggoner*●†Montgom'ry	See Hillsboro.
Walnut*●†.....Bureau	M. A. Stiver.
Warren*●†.....Jo Daviess	W. H. Glasgow.
Warrenburg*●†.....Macon	See Decatur.
Warsaw*●† .....Hancock	JOHN W. MARSH.
Washburn*●†...Woodford	George P. Gill.
Washington*●†..Tazewell	John W. Dougherty.
Wataga*●† .....Knox	See Galesburg.
▲Waterloo*●† .....Monroe	JOSEPH W. RICKERT.
Waterman*●† ....De Kalb	See Sycamore.
▲Watseka*●† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*●†.....Lake	J. K. ORVIS.
Waverly*●† .....Morgan	E. Etter.
Waynesville*●†...De Witt	See Clinton.
Weldon*●†.....De Witt	See Clinton.
Wellington*●† ....Iroquois	See Watseka.
Wenona*●† .....Marshall	J. H. Jackson.
West Brooklyn*●† ....Lee	See Dixon.
West Chicago*●†..Du Page	C. D. Clark.
Westfield*●† .....Clark	J. L. Pratt.
West Pullman*●†.....Cook	See Chicago.
West Salem*●† ..Edwards	J. A. Lopp.
▲Wheaton*●†.....Du Page	WILLIAM NUNN.
White Hall*●†.....Greene	Mark Meyerstein.
Williamsfield*●† ....Knox	See Galesburg.
Williamsville*●† Sanga'on	See Springfield.
Wilmington*●† .....Will	J. W. Johnson.
▲Winchester*●† .....Scott	JAMES A. WARREN.
Windsor*●† .....Shelby	George C. Smith.
Winnetka*●† .....Cook	See Chicago.
Winslow*●†...Stephenson	See Freeport.
Woodhull*●†.....Henry	A. C. Peck, Jr.
▲Woodstock*●†..McHenry	V. S. LUMLEY.
Wyanet*●†.....Bureau	See Princeton.
Wyoming*●†.....Stark	Frank Thomas.
Xenia*●† .....Clay	W. S. Morgan.
Yates City*●† .....Knox	T. J. Kightlinger.
▲Yorkville*●†.....Kendall	John Fitzgerald.

INDIANA.

Town and County.	Name.
Akron*●† .....Fulton	S. N. Shester.
Albany*●†.....Delaware	O. Dowden.
▲Albion*●† ..... Noble	THOMAS M. EELLS.
Alexandria*●† ...Madison	SHANNON & RIZER.
Amba*●†.....Benton	W. Lee Bartlett.
▲Anderson*●† .....Madison	HENRY McMAHAN & VANOSDOL.
▲Angola*●† .....Steuben	S. A. WOOD.
Arcadia*●†.....Hamilton	L. N. Gilliam.
Argos*●†.....Marshall	A. W. Boggs.
Ashley*●†..... Steuben	George Strayer.
Attica*●†.....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*●† .....De Kalb	F. L. WELSHEIMER.
Aurora*●† .....Dearborn	DOWNEY & SHUTTS.
Batesville*●† .....Ripley	M. B. Connelley.
▲Bedford*●† ....Lawrence	BROOKS & BROOKS.
Bern*●†.....Adams	Kelly & Marner.
▲Bloomfield*●† .... Greene	HARVEY W. LETSINGER.
▲Bloomington*●† ..Monroe	LEE & GRIMES.
▲Bluffton*●† .....Wells	MASON, BRICKLEY & KOCHER.
▲Boonville*●†.....Warrick	C. W. ARMSTRONG.
Boswell*●† .....Benton	A. B. McAdams.
Bourbon*●†.....Marshall	J. D. Chaplin.
▲Brazil*●† .....Clay	GEORGE A. KNIGHT.
Bremen*●†.....Marshall	C. F. Arthur.
Bristol*●†.....Elkhart	Harvey W. Kautz.
Brook*●† .....Newton	Rich & Stonehill.
Brookston*●† .....White	Gutherie & Bushell.
▲Brookville*●† ...Franklin	GEORGE F. O'BYRNE.
▲Brownstown*●†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*●†.....DeKalb	Andrew J. Baxter.
Cambridge City*●† Wayne	E. Kepler.
Camden*●† .....Carroll	P. Ray.
▲Cannelton*●† .....Perry	C. A. WEATHERS.
Carlisle*●†.....Sullivan	W. B. Akin.
Carthage*●† .....Rush	See Rushville.
Cayuga*●†..... Vermilion	J. H. Brown.
Chalmers*●†.....White	E. R. Price.
Charlestown*●†.....Clark	W. H. Watson.
Chesterton*●† .....Porter	F. F. Morony.
Chrisney*●† .....Spencer	See Rockport.
Churubusco*●†...Whitley	W. S. Gandy.
Cicero*●† .....Hamilton	R. P. Neal.
Clay City*●†..... .....Clay	GEORGE W. WILTSE.
Clayton*●† .... Hendricks	See Greencastle.
Clinton*●† .....Vermilion	D. C. JOHNSON.
Colfax*●†.....Clinton	F. M. Goldsberry.
▲Columbia City*●† Whitley	ANDREW A. ADAMS.
▲Columbus*●† Bartho'mew	COOPER & COOPER.
▲Connersville*●† .. Fayette	McKEE, LITTLE & FROST.
Converse*●†.....Miami	John W. Edward.
Corunna*●† .....DeKalb	See Auburn.
▲Corydon*.....Harrison	George W. Self.
▲Covington*●† ...Fountain	LUCAS NEBEKER.
▲Crawfordsville*●† M'ntg'y	FINLEY P. MOUNT.
▲Crown Point*●† .....Lake	J. KOPELKE.
Culver* .....Marshall	V. P. Kirk.
Daleville*●†.....Delaware	F. & M. Banks.
Dana*●† .....Vermilion	E. B. James.
▲Danville*●† ....Hendricks	HOGATE & CLARK.
Darlington*●† Montgom'y	A. N. Cave.
▲Decatur*●† .....Adams	FRANCE & MERRIMAN.
▲Delphi*●† .....Carroll	John H. Gould.
Dillsboro*●† ....Dearborn	W. C. D. Stevenson.
Dunkirk*●† ..... Jay	J. T. Day.
Earl Park*●† .....Benton	Fraser & Isham.
East Chicago*●† .....Lake	See Hammond.
Eaton*●† .....Delaware	W. H. Younts.
Edinburg*●† .....Johnson	M. L. HERBERT.
Elizabethtown*●† Barth'w	J. H. Bradford.
Elkhart*●† .....Elkhart	LEVY CHAMBERLAIN.
Ellettsville*●† ....Monroe	See Bloomington.
Elwood*●† .....Madison	WARD L. ROACH.
▲English*●† .....Crawford	John H. Luckett.
▲Evansville*●† Vand'burgh	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*●† ..... Grant	Chas. T. Parker.
Farmland*●†....Randolph	John A. Moorman.
Flora*●† ..... Carroll	W. A. Pruitt.
Fort Branch*●†....Gibson	See Mt. Vernon.
Fortville*●† .....Hancock	Joseph Bills.
▲Fort Wayne*●†.....Allen	PERRY A. RANDALL. Refers to all the Fort Wayne banks named herein.
▲Fowler*●† .....Benton	ERNEST A. CURTIS.
Francesville*●† ...Pulaski	See Winawac.
▲Frankfort*●†.....Clinton	J. C. FARBER.
▲Franklin*●† ..... Johnson	MILLER & BARNETT.
Frankton*●† .....Madison	W. B. FOLEY.
Freemont*●†.....Steuben	J. G. Yeagley.
Galveston*●† .....Cass	B. B. RICHARDS.
Garrett*●†.....De Kalb	MYERS & MOUNTZ.
Gas City*●† .....Grant	J. R. Hadley.
Geneva*●† .....Adams	William Drew.
Goodland*●†.....Newton	J. W. Oswald.
▲Goshen*●† .....Elkhart	BAKER & MILLER.
Gosport*●† .....Owen	E. S. Davis.
▲Greencastle*●† ... Putnam	JOHN H. JAMES.
▲Greenfield*●† ... Hancock	SAMUEL A. WRAY.
▲Greensburg*●† ...Decatur	MOORE & DAVIS.
Greentown*●† ....Howard	S. J. Cooper.
Greenwood*●† ...Johnson	J. F. Crawford.
Hagerstown*●† .....Wayne	B. F. Mason.
Hamilton*●† ..... Steuben	See Auburn.
Hammond*●† ..... Lake	VIRGIL S. REITER.
▲Hartford City*●† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*●† .....Porter	King & Scott.
Hillsboro*●† ....Fountain	John W. Newlin.
Hobart*●†..... .....Lake	J. H. Conroy.
Hope*●† ....Bartholomew	W. N. Aikin.
Huntingburg*●† ..Dubois	LEO H. FISHER.
▲Huntington*●†..Hunt'gton	SPENCER & BRANYAN.
¶▲Indianapolis*●† ..Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*●† .....Boone	Wm. Darnell.
▲Jasper*●† .....Du Bois	Traylor & Hunter.
▲Jeffersonville*●†....Clark	S. S. JOHNSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Jonesboro*• † .....Grant	L. I. Baker.
Kendallville*• † .....Noble	JAMES GRAVES.
▲Kentland*• † .....Newton	Frank A. Conparet.
Kewanna*• † .....Fulton	F. L. WAGNER.
Kingman*• † .....Fountain	See Covington.
Kirklin*• † .....Clinton	George T. Williams.
Knightstown*• † ....Henry	C. D. MORGAN.
▲Knox*• † .....Starke	GOULD & PETERS.
▲Kokomo*• † ..... Howard	KIRKPATRICK, MORRISON & McREYNOLDS.
Ladoga*• † ...Montgomery	George A. Harney.
▲La Fayette*• † .. Tip'canoe	WILBER F. SEVERSON. Refers to First National Bank.
La Fontaine*• † .. Wabash	See Wabash.
▲La Grange*• † ..La Grange	R. D. MACHAN.
▲La Porte*• † .....La Porte	OSBORN & SALLWASSER.
Laurel*• † .....Franklin	John O'Hair.
▲Lawrenceburg*• † Dearb'n	ROBERTS & STAPP.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*• † .....Boone	SAMUEL R. ARTMAN.
▲Liberty*• † ..... Union	Albert Davis.
Ligonier*• † .....Noble	W. H. Wigton.
Lima*• † ....La Grange	See La Grange.
Linton*• † ....Greene	See Bloomfield.
▲Logansport*• † .....Cass	MAGEE & FUNK.
Loogootee*• † ..... Martin	Henry Wood.
Lowell*• † ..... Lake	S. C. Dwyer.
Lynn*• † ..... Randolph	See Winchester.
Macy*• † .....Miami	Charles Palmer.
▲Madison*• † ....Jefferson	W. O. FORD.
Manilla*• † .....Rush	George S. Jones.
Marengo*• † .....Crawford	W. H. Byrum.
▲Marion*• † .....Grant	GEORGE G. WHARTON.
Markle*• † .... Huntington	W. S. Smith.
Marshall*• † .....Parke	See Rockville.
▲Martinsville*• † ...Morgan	C. G. Remmer.
Medaryville*• † ....Pulaski	See Winamac.
Mentone*• † ....Kosciusko	J. F. Johnson.
Michigan City*• † .Laporte	H. B. TUTHILL.
Middlebury*• † ....Elkhart	M. G. Hoover.
Middletown*• † .....Henry	E. L. Elliott.
Milford*• † ....Kosciusko	S. J. North.
Mishawaka*• †. St. Joseph	E. Voll Bingham.
Mitchell*• † .....Lawrence	D. H. Ellison.
Monon*• † .....White	NOBLE J. YORK.
Monroeville*• † .....Allen	E. W. Meeks.
Montezuma*• † .. ..Parke	See Rockville.
▲Monticello*• † .....White	GUTHRIE & BUSHNELL.
Montpelier*• † ..Blackford	C. W. Kinnan.
Mooresville*• † ....Morgan	Jas. M. Bishop.
Morocco*• † .....Newton	Davis & Dunlap.
Morristown*• † .....Shelby	K. M. Hord.
▲Mount Vernon*• † ..Posey	E. M. SPENCER.
Mulberry*• † .....Clinton	W. H. Peter.
▲Muncie*• † .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*• † ..... Elkhart	P. A. Early.
▲Nashville* ..... .Brown	R. L. Coffey.
▲New Albany*• † .....Floyd	ALEXANDER DOWLING.
New Carlisle*• †.St.Jos'ph	S. C. Lancaster.
▲New Castle*• † .....Henry	M. E. Forkner.
New Harmony*• † ..Posey	Henry Hunsdon.
New Paris*• † ....Elkhart	A. J. Pickering.
▲Newport*• † ....Vermilion	C. W. Ward.
New Richmond*• † .M'g'y	A. Ebrite.
▲Noblesville*• † ..Hamilton	CHRISTIAN & CHRISTIAN.
North Judson*• † ..Starke	G. T. Menish.
No. Manchester*• † W'b'sh	B. F. CLEMANS.
North Salem*• †.Hendr'ks	See Danville.
North Vernon*• †..Jen'gs	LINCOLN DIXON.
Oakland City*• † ...Gibson	A. C. Woodruff.
Odon*• † .....Daviess	J. D. Laughlin.
Orleans*• † .....Orange	John J. Lingle.
Osgood*• † ....Ripley	R. A. Creigmile.
Otterbein*• † .....Benton	See La Fayette.
Owensville*• † .... Gibson	A. W. Sprague.
Oxford*• † .....Benton	See Fowler.
▲Paoli*• † .....Orange	T. B. Buskirk.
Patriot*• † .....Switzerland	See Vevay.
Pendleton*• † ....Madison	C. E. Goodrich.
Pennville* ....Jay	Joseph H. Sell.
Perrysville*• † .Vermilion	See Newport.
▲Peru*• † .....Miami	MILTON KRAUS.
▲Petersburg*• † .....Pike	Posey & Chappell.
Pierceton*• † ...Kosciusko	J. H. Taylor.
Pittsboro*• † ...Hendricks	See Danville.
Plainfield*• † ...Hendricks	Eli Johnson.
▲Plymouth*• † .....Marshall	JOHN W. PARKS.
▲Portland*• † .....Jay	JOHN M. SMITH.
Poseyville*• † .....Posey	James Kilroy.
▲Princeton*• † .....Gibson	THOMAS R. PAXTON.
Redkey*• † .....Jay	George N. Edgar.
Remington*• † .....Jasper	Ira W. Yeoman.
▲Rensselaer*• † .....Jasper	MORDECAI F. CHILCOTE.
Reynolds*• † .....White	See Monticello.
▲Richmond*• † .....Wayne	JACKSON & STARR.
Ridgeville*• † ...Randolph	N. W. Ferguson.
▲Rising Sun*• † .....Ohio	Coles & Hall.
Roachdale*• † .....Putnam	See Greencastle.
Roann*• † ..... Wabash	A. W. Hoffman.
Roanoke*• † ..Huntington	See Huntington.
▲Rochester*• † .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*• † .....Spencer	Elbert M. Swain.
▲Rockville*• † ..... Parke	Elwood Hunt.
Rossville*• † .....Clinton	John C. Rogers.
Royal Center*• † .....Cass	M. W. Kistler.
▲Rushville*• † .....Rush	CULLEN, MARTIN & MEGEE.
Russellville*• † ...Putnam	J. Burnside.
▲Salem*• † .....Washington	Alspaugh & Lawler.
▲Scottsburg*• † .....Scott	EUGENE HOUGH.
Seymour*• † .....Jackson	O. H. MONTGOMERY.
▲Shelbyville*• † .....Shelby	LOVE & MORRISON.
Sheridan*• † ....Hamilton	A. C. PEARSON.
Shipshewana*• †LaGrange	J. W. Nusbaum.
Shoals*• † .....Martin	J. T. Rogers.
Silver Lake*• †.Kosciusko	O. B. Wells.
▲South Bend*• †.St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*• † Whitley	F. B. Moe.
▲Spencer*• † .....Owen	WILLIS HICKAM.
Spiceland*• † .....Henry	H. G. Gergin.
St. Joe Station*• † DeKalb	See Auburn.
▲Sullivan*• † .....Sullivan	JOHN S. BAYS.
Summitville*• † ..Madison	W. S. Beeson.
Swayzee*• † .....Grant	Long & Cassell.
Syracuse*• † ...Kosciusko	See Goshen.
Tell City* ....Perry	John T. Patrick.
▲Terre Haute*• † .....Vigo	B. V. MARSHALL.
Thorntown*• † .....Boone	See Lebanon.
▲Tipton*• † .....Tipton	Beauchamp & Mount.
Union City*• † ..Randolph	THEO. SHOCKNEY.
Upland*• † .....Grant	G. A. Deutler.
▲Valparaiso*• † .....Porter	A. D. BARTHOLOMEW.
Veedersburg*• † .Fountain	Charles Remster.
▲Vernon*• † .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*• † .....Switzerland	Carroll S. Tandy.
▲Vincennes*• † . .....Knox	REILY & EMISON
▲Wabash*• † ..... Wabash	OLIVER H. BOGUE.
Wakarusa*• † .....Elkhart	Harrington & Bechtel.
Walkerton*• †. St. Joseph	W. A. Dailey.
Warren*• † ...Huntington	L. L. Simons.
▲Warsaw*• † ....Kosciusko	S. D. WIDAMAN.
▲Washington*• † .. Daviess	THARP & DOWNEY.
Waterloo*• † ..... De Kalb	C. M. Phillips.
Waveland*• †Montgomery	L. E. Acker.
Waynetown*• †M'tgomery	H. M. Billings.
W.College Corner..Union	See College Corner, Ohio.
Westfield*• † ....Hamilton	Kane & Kane.
West Lebanon*• †.Warren	John R. Crask.
▲West Shoals ..... Martin	See Shoals.
Westville*• † .....La Porte	See La Porte.
Whiting*• † .....Lake	J. G. Erditz.
▲Williamsport*• †..Warren	C. V. McAdams.
▲Winamac*• † .....Pulaski	WARREN W. BORDERS.
▲Winchester*• †..Randolph	JAMES S. ENGLE.
Windfall*• † .....Tipton	E. A. Mock.
Wingate*• † .Montgomery	See Crawfordsville.
Wolcott*• † .....White	See Monticello.
Wolcottville*• †La Grange	T. A. Redmond.
Worthington*• † ..Greene	H. C. Shaw.
Zionsville*• † .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Ardmore*• † Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*• † Choctaw Nation	J. G. Ralls.
Chelsea*• †..Cherokee Na.	J. D. Cox.
Chickasha*• † Ch'k's'wNa.	Riddle & Payne.
Claremore*• † Cher'k'eNr.	DAVENPORT & HALL.
Davis*• † ...Chickasaw Na.	See Ardmore.
Duncan*• †. Chickasaw Na.	H. B. Lockett.
Fairland*• † Cherokee Na.	LAKE MOORE.
Marietta*• † .....Pickens	See Ardmore.
Marlow*• † Chickasaw Na.	W. A. Proctor.
Miami*• † .....Peoria Na.	H. H. McCluer.
Minco*• †..Chickasaw Na.	See Chickasha.
Muscogee*• † Creek Nation	HUTCHINGS & WEST.
▲Okmulgee*. Creek Nation	See Muscogee.
Pauls Valley*• †C'k's'wNa.	LEDBETTEL, BLEDSOE & THOMPSON.
Purcell*• †. Chickasaw Na.	JOHNSON & CARTER.
Ryan*• †...Chickasaw Na.	J. M. Adams.
▲S. McAlester*• †Ch'k'wNa.	Craig & Kellogg.
▲Tahlequah*. Cherokee Na.	Buster & McBride.
▲Tishomingo*. C'kas'w Na.	Treadwell & Lucas.
Tulsa*• †....Creek Nation	Poe & Campbell.
Vinita*• †....Cherokee Na.	D. H. Wilson. Refers to First National Bank.
Wagoner*• † Creek Nation	Hunt & Freeman.
▲Wewoka*• †. Seminole Na.	See Muscogee.
Wynnew'd*• † C'kas'w Na.	Cyrus G. Kean.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

IOWA.

Town and County.	Name.
Ackley*● † .....Hardin	J. S. Roberts.
Adair*● † .....Adair	G. B. Lynch.
▲Adel*● † .....Dallas	P. S. HARRIS.
Afton*● † .....Union	H. P. Armitage.
Ainsworth*● †Washington	See Washington.
Akron*● †.....Plymoutn	M. A. Agnes.
▲Albia*● † .....Monroe	L. T. RICHMOND.
Alden*● †.....Hardin	M. J. Furry.
Alexander● †.....Franklin	See Hampton.
▲Algona*● †.....Kossuth	SULLIVAN & McMAHON.
Allerton*● † ..... Wayne	See Corydon.
▲Allison*● †.....Butler	W. S. Montgomery.
Almoral● †.....Delaware	See Manchester.
Alta*● †.....BuenaVista	H. F. Schultz.
Alton*● †.....Sioux	G. W. Pitts.
Altoona*● † .....Polk	See Des Moines.
Alvord*● † .....Lyon	J. D. Stewart.
Ames*● †.....Story	McCarthy & Lee.
▲Anamosa*● † .....Jones	ELLISON, ERCANBRACK & LAWRENCE.
Anita*● †.....Cass	Bruce & Ziegler.
Anthon*● †.....Woodbury	H. B. Walling.
Aplington*● †.....Butler	F. B. Royce.
Arlington*● †.....Fayette	James Cooney.
Armstrong*● †....Emmett	J. P. Wishard.
Arthur*● †.....Ida	See Ida Grove.
Ashton*● †.....Osceola	See Sibley
Atkins*● †.....Benton	See Vinton.
▲Atlantic*● †.....Cass	JAMES B. BRUFF.
▲Audubon*● †.....Audubon	THEO. F. MYERS.
Aurelia*● †.....Cherokee	W. A. Goodburn.
Aurora*● †.....Buchanan	See Independence.
Avoca*● †..Pottawattamie	J. L. Blanchard.
Ayrshire*● †.....Palo Alto	See Emmetsburg.
Badger*● † ..... Webster	See Fort Dodge.
Bagley*● †..... Guthrie	See Guthrie Center.
Bancroft*● † ..... Kossuth	P. M. Barslow.
Barnes*● † ..... Mahaska	E. B. Skinner.
Bartlett*● † ..... Fremont	C. H. Harris.
Batavia*● † .....Jefferson	M. B. Sparks.
Battle Creek*● †.....Ida	H. L. Hastings.
Baxter*● † .....Jasper	H. Silwold.
Bayard*● †.....Guthrie	M. J. Hallman.
Beaconsfield*● † ..Ringgold	See Mount Ayr.
Beaman*● †.....Grundy	H. H. Beaman.
▲Bedford*● †.....Taylor	CRUM & JAQUA.
Belle Plaine*● †....Benton	T. H. MILNER.
Bellevue*● † .....Jackson	Cole & Cole.
Belmond*● † .....Wright	W. E. BULLARD.
Bennett*● †.....Cedar	See Tipton.
Birmingham*● †Van Bur'n	W. S. Allen.
Blairsburg*● †.... Hamilton	See Webster City.
Blairstown*● † .....Benton	P. H. Lynch.
Blanchard*● † .....Page	Frank Hooker.
Blencoe*● †.....Monona	See Onawa.
Blockton*● †.....Taylor	GEORGE SPENCE.
▲Bloomfield*● †.....Davis	PAYNE & SOWERS.
Bode*● †.....Humboldt	See Humboldt.
Bonaparte*● †..Van Buren	See Keokuk.
Bondurant*● †.....Polk	W. T. Scott.
▲Boone*● † ....Boone	WHITAKER & DALE.
Boyden*● † ..... Sioux	John Connell.
Braddyville*● † ..... Page	See Clarinda.
Bradgate*● †....Humboldt	See Humboldt.
Brayton*● † ..... Audubon	See Exira.
Breda*● †.....Carroll	See Carroll.
Bridgewater*● †.....Adair	See Greenfield.
Brighton*● †..Washington	Edward Deeds.
Bristow*● † .....Butler	N. A. Foote.
Britt*● †.....Hancock	John F. Thompson.
Brooklyn*● †...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*● †Win'b'go	J. E. Howard.
▲Burlington*● †.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bk.
Burt*● †.....Kossuth	See Algona.
Bussey*● †.....Marion	Theodore West.
Calamus*● †.....Clinton	See De Witt.
Callender*● †.....Webster	See Fort Dodge.
Calmar*● † ... Winneshiek	J. B. Kaye.
Calumet*● †.....O'Brien	See Primgar.
Cambridge*● †.....Story	D. W. C. Beck.
Cantril*● † .....Van Buren	Henry T. Cox.
Carlisle*● † .....Warren	C. H. Kegley.
▲Carroll*● † ..... Carroll	THOMAS F. BARBEE.
Carson*● †..Pottawattamie	Frank Shiner.
Cascade*● † .....Dubuque	J. C. Kelly.
Casey*● † .....Guthrie	F. H. Noble.
Castana*● † ..... Monona	See Mapleton.
Cedar Falls*..Black Hawk	J. C. SCOTT.
Cedar Rapids*● † .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
Center Point*● †.....Linn	H. C. Pruity.
▲Centerville*● †.Appanoose	C. F. HOWELL.
Central City*● † .....Linn	See Cedar Rapids.
▲Charlton*● †.....Lucas	STEWART& BARTHOLOMEW.
▲Charles City*● † .....Floyd	P. W. BURR.
Charlotte*● † .....Clinton	See Delmar.
Charter Oak*● †.Crawford	Harding & Harding.
Chelsea*● †.....Tama	See Tama.
▲Cherokee*● † ....Cherokee	THOMAS McCULLA.
Chester*● †.....Howard	See Cresco.
Churdan*● †.....Greene	See Jefferson.
Cincinnati*● †..Appanoose	J. C. McDonald & Bro.
Clare*● † .....Webster	See Fort Dodge.
Clarence*● † .....Cedar	George McLeod.
▲Clarinda*● † .....Page	T. E. CLARK.
▲Clarion*● †.....Wright	NAGLE & NAGLE.
Clarksville*● † .....Butler	J. R. Fletcher.
Clearfield*● † .....Taylor	Smith & Plummer.
Clear Lake*● †Cerro Gordo	D. W. HUHN.
Cleghorn*● †.....Cherokee	See Sioux City.
Clermont*● †.....Fayette	John Hosford.
▲Clinton*● †.....Clinton	CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co.
Clio*● †.....Wayne	See Corydon.
Coggon*● † .....Linn	See Cedar Rapids.
Coin*● †.....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*● † .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*● † .....Story	E. H. Addison.
Colo*● †.....Story	See Nevada.
Columbus Junc.*● †Louisa	F. M. MOLSBERRY.
Conrad*● †.....Grundy	W. A. Eckles.
Conway*● †.....Taylor	A. A. Leachy.
Coon Rapids*● †...Carroll	J. W. Lee.
▲Corning*● † .....Adams	D. H. MEYERHOFF.
Correctionville*● † Wo'd'y	Earl Edmunds.
Corwith*● †.....Hancock	C. R. Wood.
▲Corydon*● †.....Wayne	MILES & STEELE.
▲Council Bluffs*● †Pottaw'e	JOHN M. GALVIN.
Crawfordsville*● † Wash'n	See Washington.
▲Cresco*● † .....Howard	REED & REED.
▲Creston*● † .....Union	SULLIVAN & SULLIVAN.
Cumberland*● †.....Cass	Curtis, Follett & Curtis.
Curlew*● † .....Palo Alto	A. P. Roberts.
Cushing*● † ....Woodbury	See Holstein.
▲Dakotah*● †.....Humboldt	A. D. Blucknell.
Dallas Center*● † ...Dallas	See Adel.
Dana*● † .....Greene	See Grand Junction.
Danbury*● † ...Woodbury	C. N. Jepson.
▲Davenport*● † .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*● †.....Decatur	J. H. Kling.
Dayton*● †.....Webster	J. H. Lindburg.
Decatur*● † .....Decatur	JOHN S. SHIELDS.
▲Decorah*● †..Winneshiek	H. F. BARTHELL.
Dedham*● †.....Carroll	See Carroll.
Deep River*● †.Poweshiek	See Montezuma.
Defiance*● † .....Shelby	B. F. Freeman.
Delmar*● † .....Clinton	H. W. Fienniken.
▲Denison*● † .....Crawford	J. P. CONNER.
Derby*● †.....Lucas	J. J. George.
¶▲Des Moines*● †.....Polk	DALE & BISSEL, Bradstreet's local attorneys. Reference: Iowa National Bank.
" ..... "	BAILY & BALLREICH. Representatives of the American Surety Co.
De Soto*● † .....Dallas	See Adel.
De Witt*● †.....Clinton	R. B. WOLFE.
Dexter*● † .....Dallas	W. T. Sharp.
Diagonal*● † .....Ringgold	E. H. Stringham.
Dickens*● † .....Clay	See Spencer.
Doon*● † .....Lyon	John P. Tinley.
Dow City*● †.....Crawford	See Denison.
Dows*● †.....Wright	I. C. Fenninger.
▲Dubuque*● † .... Dubuque	LINDSAY & ALLISON. Refer to any banker or jobber in Dubuque.
Dumont*● †.....Butler	See Allison.
Duncombe*● †....Webster	See Ft. Dodge.
Dunlap*● †.....Harrison	Stanley E. Wilmot.
Durant*● †.....Cedar	D. H. Smoke.
Dyersville*● †....Dubuque	A. M. UTT.
Dysart*● † .....Tama	See Vinton.
Eagle Grove*● †...Wright	McGRATH & BRYAN.
Earlham*● † .....Madison	C. B. Johnson.
Earling*● † .....Shelby	See Harlan.
Earlville*● † .....Delaware	W. I. Milen.
Early*● †.....Sac	See Sac City.
East Peru*.....Madison	See Winterset.
Eddyville*● † .....Wapello	R. W. Boyd.
Edgewood*● †.....Clayton	L. B. Blanchard.
Elberon*● †.....Tama	E. P. Scrable.
Eldon*● †.....Wapello	J. E. Varnum.
▲Eldora*● †.....Hardin	CHARLES L. HAYS.
Elgin*● † ..... Fayette	C. G. Graham.
▲Elkader*● † ..... Clayton	W. A. Preston.
Elliott*● † ... Montgomery	Edward Mills.
Ellsworth*● .... Hamilton	See Webster City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Elma*• † ..... Howard	H. L. Spaulding.
Emerson*• † ..... Mills	See Carson.
▲Emmetsburg*• † Palo Alto	D. B. ROBERTS.
Epworth*• † ..... Dubuque	See Dubuque.
Essex*• † ..... Page	See Shenandoah.
▲Estherville*• † ..... Emmet	GEORGE W. ADAMS.
Everly*• † ..... Clay	W. O. Striker.
Exira*• † ..... Audubon	I. S. Statzell.
Fairbank*• † ..... Buchanan	See Independence.
▲Fairfield*• † ..... Jefferson	ROLLIN J. WILSON.
Farley*• † ..... Dubuque	See Deyersville.
Farmington*• † Van Buren	Stone, Carr & McCrary.
Farnhamville*• † Calhoun	See Rockwell City.
Farragut*• † ..... Fremont	See Sidney.
Fayette*• † ..... Fayette	T. D. Peterman.
Fertile* ..... Worth	See Northwood.
Floyd*• † ..... Floyd	See Charles City.
Fonda*• † ..... Pocahontas	Z. C. Bradshaw.
Fontanelle*• † ..... Adair	Charles T. Launder.
▲Forest City*• † Winnebago	C. H. KELLEY.
▲Fort Dodge*• † ..... Webster	FRANK FARRELL.
▲Fort Madison*• † ..... Lee	J. D. M. HAMILTON.
Foster*• † ..... Monroe	See Alba.
Fredericksb'g*• † Chick'w	See New Hampton.
Galva*• † ..... Ida	C. B. Mote.
Garden Grove* .. Decatur	S. H. Amos.
Garner*• † ..... Hancock	F. E. Blackstone.
Garrison*• † ..... Benton	See Vinton.
Garwin*• † ..... Tama	R. P. Fitzgerald.
George*• † ..... Lyon	L. Vogt.
Germania*• † ..... Kossuth	E. O. Fitz.
Gilman*• † ..... Marshall	See Marshalltown.
Gilmore City*• † Pocahon's	Delle & England.
Gladbrook*• † ..... Tama	G. L. Wilbur.
▲Glenwood*• † ..... Mills	E. B. WOODRUFF.
Gildden*• † ..... Carroll	E. R. Cadwell.
Goldfield*• † ..... Wright	S. M. Huyck.
Goodell*• † ..... Hancock	W. O. Butterfield.
Gowrie*• † ..... Webster	J. Y. STIER.
Graettinger*• † .. Palo Alto	See Emmetsburg.
Grand Junction*• † Greene	W. W. Turner.
Grand River*• † .. Decatur	See Leon.
Granville*• † ..... Sioux	See Orange City.
Gravity*• † ..... Taylor	Charles Morris.
Gray*• ..... Audubon	See Audubon.
Greeley*• † ..... Delaware	See Manchester.
Greene*• † ..... Butler	E. W. Soesbe.
▲Greenfield*• † ..... Adair	J. G. CULVER.
Grimes*• † ..... Polk	See Des Moines.
Grinnell*• † ..... Poweshiek	HAINES & LYMAN.
Griswold*• † ..... Cass	Bryant & Bryant.
▲Grundy Center*• Grundy	D. KERR.
▲Guthrie Center*• † Guthrie	JOHN W. FOSTER.
Guttenburg*• ..... Clayton	W. C. Lewis.
Halbur*• † ..... Carroll	See Carroll.
Hamburg*• † ..... Fremont	Hammond & Stevens.
▲Hampton*• † ..... Franklin	JOHN M. HEMINGWAY.
Hancock*• † Pottawatomie	See Avon.
Hardy*• † ..... Humboldt	See Humboldt.
▲Harlan*• † ..... Shelby	T. R. MOCKLER.
Harper*• † ..... Keokuk	See Keokuk.
Hartley*• † ..... O'Brien	J. W. WALTER.
Hastings*• † ..... Mills	See Glenwood.
Havelock*• † .. Pocahontas	See Pocahontas.
Hawarden*• † ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*• † ..... Fayette	See West Union.
Hazleton*• † ... Buchanan	W. G. Kiefer.
Hedrick*• † ..... Keokuk	JOHN T. BROOKS.
Henderson*• † ..... Mills	See Emerson.
Holstein*• † ..... Ida	R. H. Smith.
Hopkinton*• † .. Delaware	See Delhi.
Hornick*• † ... Woodbury	F. A. Swayne.
Hosper*• † ..... Sioux	See Orange City.
Hubbard*• † ..... Hardin	See Eldora.
Hudson*• † ... Black Hawk	See Waterloo.
Hull*• † ..... Sioux	C. L. Davidson.
Humboldt*• † .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*• † ..... Wayne	Poston & Thorn.
▲Ida Grove*• † ..... Ida	HOMER S. BRADSHAW.
Imogene*• † ..... Fremont	W. E. Mitchell.
▲Independence*• † Buchan'n	COOK & LEACH.
▲Indianola*• † ..... Warren	O. C. BROWN.
Inwood*• † ..... Lyon	See Rock Rapids.
Ionia*• † ..... Chickasaw	See New Hampton.
Iowa City*• † ..... Johnson	A. E. SWISHER.
Iowa Falls*• † ..... Hardin	A. M. BRYSON.
Ireton*• † ..... Sioux	S. H. Carr.
Irwin*• † ..... Shelby	See Harlan.
Jamica*• † ..... Guthrie	See Guthrie Center.
Janesville*• † ..... Bremer	M. B. Dougherty.
▲Jefferson*• † ..... Greene	RUSSELL & TOLIVER.
Jesup*• † ..... Buchanan	James Dalton.
Jewell* ..... Hamilton	J. M. Blake.
Jolley*• † ..... Calhoun	See Rockwell City.
Kalona*• † ..... Washington	W. H. Palmer.
Kellerton*• † ..... Ringgold	W. W. Peasley.
Kellogg*• † ..... Jasper	E. M. Ives.
Kensett*• † ..... Worth	See Northwood.
Keokuk*• † ..... Lee	SAWYER & BLOOD. Refer to Keokuk Savings Bank.
▲Keosawqua*• † Van Buren	MITCHELL & SLOAN.
Keota*• † ..... Keokuk	A. W. Grey.
Keswick*• † ..... Keokuk	See Sigourney.
Keystone*• † ..... Benton	See Blairstown.
Kingsley*• † ..... Plymouth	John M. Wormley.
Klemme*• † ..... Hancock	See Britt.
▲Knoxville*• † ..... Marion	L. N. HAYS.
Lacona*• † ..... Warren	See Indianola.
Ladora*• † ..... Iowa	See Marengo.
Lake City*• † ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*• † . Winnebago	L. W. Torgeson.
Lake Park*• † .. Dickinson	W. S. King.
Lake View*• † ..... Sac	See Sac City.
Lamoni*• † ..... Decatur	Homer A. Dye.
Lamont*• † ..... Buchanan	See Independence.
Lamotte*• † ..... Jackson	See Maquoketa.
Lansing*• † ..... Allamakee	J. H. Trewin.
La Porte City*• † Bl'k H'wk	P. L. Hayslett.
Larchwood*• † ..... Lyon	W. T. Ryan.
Larrabee*• † ..... Cherokee	R. H. Gray.
Latimer*• † ..... Franklin	See Dows.
Laurens*• † ... Pocahontas	J. H. ALLEN.
Lawler*• † ..... Chickasaw	Wm. H. Parker.
Ledyard*• † ..... Kossuth	See Swea City.
Leeds*• † ..... Woodbury	See Sioux City.
Lehigh*• † ..... Webster	See Webster City.
▲Le Mars*• † ..... Plymouth	E. T. BEDELL.
Lenox*• † ..... Taylor	A. J. Johnson.
▲Leon*• † ..... Decatur	V. R. McGINNIS.
Leroy*• † ..... Decatur	See Decatur.
Lester* • ..... Lyon	J. L. Mitchell.
Letts*• † ..... Louisa	P. T. McNay.
Lewis*• † ..... Cass	F. J. Macomber.
Lime Springs*• † .. Howard	See Cresco.
Linden*• † ..... Dallas	See Adel.
Lineville*• † ..... Wayne	G. Taylor Wright.
Linn Grove*• † Buena Vista	See Storm Lake.
Lisbon*• † ..... Linn	W. M. Whittemore.
Liscomb*• † ..... Marshall	See Marshalltown.
Little Rock*• † ..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*• † .. Humboldt	F. M. Miles.
▲Logan*• † ..... Harrison	L. R. BOLTER & SONS.
Lohrville*• † ..... Calhoun	See Rockwell City.
Lone Tree*• † ..... Johnson	See Iowa City.
Lorimor*• † ..... Union	See Creston.
Lost Nation*• † ..... Clinton	See Clinton.
Lovilia*• † ..... Monroe	See Albia.
Lowden*• † ..... Cedar	D. D. McGillivray.
Lucas*• † ..... Lucas	See Chariton.
Lu Verne*• † ..... Kossuth	See Algona.
Lynnville*• † ..... Jasper	Joseph Arnold.
Lyons*• † ..... Clinton	See Clinton.
Macedonia*• † Pot'w't'mie	S. C. Rayburn.
Madrid*• † ..... Boone	Walter Canady.
Magnolia* ..... Harrison	See Logan.
Malcolm*• † ..... Poweshiek	H. E. Boyd.
Mallard*• † ..... Palo Alto	H. B. Richards.
Malvern*• † ..... Mills	D. E. WHITFIELD.
▲Manchester*• † .. Delaware	BRONSON & CARR.
Manilla*• † ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*• † ..... Carroll	LEE & ROBB.
Manson*• † ..... Calhoun	B. B. FOSTER.
Mapleton*• † ..... Monona	T. B. Lutz.
▲Maquoketa*• † ..... Jackson	C. W. FAIRE.
Marathon*• † . Buena Vista	See Storm Lake.
Marble Rock*• † ..... Floyd	J. W. Martin.
Marcus*• † ..... Cherokee	J. E. Jones.
▲Marengo*• † ..... Iowa	HEDGES & RUMPLE.
▲Marion*• † ..... Linn	GIFFIN & VORIS.
Marne*• † ..... Cass	See Atlantic.
▲Marshalltown*• † Marshall	J. M. WHITAKER. Refers to any bank in the city.
▲Mason City*• † . Cerro G'do	BLYTHE, MARKLEY & SMITH.
Masonville*• † ... Delaware	See Manchester.
Massena*• † ..... Cass	See Atlantic.
Matlock*• † ..... Sioux	See Orange City.
Maurice*• † ..... Sioux	See Orange City.
Maxwell*• † ..... Story	E. H. Addison.
Maynard*• ..... Fayette	See West Union.
McGregor*• † ..... Clayton	A. C. Chapin.
Mechanicsville*• † .. Cedar	W. H. Smith.
Mediapolis*• † . Des Moines	J. H. Scott.
Melbourne*• † ..... Marshall	See Marshalltown.
Melrose*• ..... Monroe	J. R. Hurford.
Menlo*• † ..... Guthrie	A. H. Gissell.
Meriden*• † ..... Cherokee	See Aurelia.
Merrill*• † ..... Plymouth	W. J. Lawrence.
Meservey*• .. Cerro Gordo	See Mason City.
Miles*• † ..... Jackson	See Sabula.
Milford*• † ..... Dickinson	J. L. Bascom.
Milo*• † ..... Warren	G. W. Burgess.
Milton*• † ..... Van Buren	See Sheldon.
Minburn*• † ..... Dallas	See Adel.
Minden*• † . Pottawatamie	James Hunter.
Mingo*• † ..... Jasper	See Colfax.
Missouri Valley*• † Har's'n	C. W. KELLOGG.
Mitchell*• † ..... Mitchell	See Osage.
Mitchellville*• † ..... Polk	Frank Wisdom.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Modale*†.....Harrison	See Logan.
Mondamin*†...Harrison	See Logan.
Monona*†.....Clayton	See Postville.
Monroe*†.....Jasper	J. Kipp & Son.
▲Montezuma*†Poweshiek	CHARLES R. CLARK.
Monticello*†.....Jones	J. W. DOXSEE.
Montour*†.....Tama	C. J. Stevens.
Moravia*†....Appanoose	Wm. Knapp.
Morning Sun*†...Louisa	Fred. Courts.
Moulton*†...Appanoose	J. R. Barkley.
Mount Auburn*†.Benton	See Vinton.
▲Mount Ayr*†...Ringgold	W. W. ASKREN.
▲Mount Pleasant*†.Henry	BABB & BABB.
Mount Union*†...Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*†.....Woodbury	C. C. Reed.
Murray*•†.....Clarke	A. B. Miller.
▲Muscatine*† ..Muscatine	T. E. FITZGERALD.
Mystic*†.....Appanoose	W. H. SANDERS.
Nashua*†.....Chickasaw	Springer, Clary, & Yarger
Neola*†...Pottawattamie	Killpock & Bardsley.
▲Nevada*†.....Storey	CHARLES WHITAKER.
Newell*†....Buena Vista	J. W. Bane.
Newhall*†.....Benton	F. G. Bryner.
▲New Hampton*•† Ch'kasa	J. W. SANDUSKY.
New Hartford*•†...Butler	See Allison.
New Liberty•.....Scott	See Davenport.
New London*†.....Henry	L. W. Crissinger.
New Market*†.....Taylor	D. R. McAlpin.
New Sharon*†..Mahaska	See Oskaloosa.
▲Newton*•†.....Jasper	H. S. WINSLOW.
New Virginia*•†..Warren	W. J. Davidson.
Nora Springs*•†.....Floyd	S. P. Miles.
North English*•†.....Iowa	J. D. Butler.
Northwood*•†.....Worth	J. R. Smith.
▲Norwalk*•†.....Warren	See Indianola.
Norway*•†.....Benton	See Vinton.
Oakland*•†Pottawatt'mie	A. B. Johns.
Oakville*•†.....Louisa	See Wappelo.
Ocheyedan*•†.....Osceola	See Sibley.
Odebolt*•†.....Sac	William Sampson.
Oelwein*•†.....Fayette	A. J. ANDERS.
Ogden*•†.....Boone	E. Billings.
Olds*†.....Henry	See Winfield.
Olin*•†.....Jones	B. H. Miller.
▲Onawa*•†.....Monona	CHARLES E. UNDERHILL.
Onslow*•†.....Jones	See Anamosa.
▲Orange City*•†.....Sioux	HUTCHINSON & VAN OSTER HOUT.
Orient*•†.....Adair	See Greenfield.
▲Osage*•†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*•†.....Clarke	W. H. PARK.
▲Oskaloosa*•†...Mahaska	W. W. HASKELL.
Ossian*•†.....Winneshiek	M. J. Carter.
Ota*•†.....Woodbury	Cutting & Willett.
Ottosen*†.....Humboldt	See Humboldt.
▲Ottumwa*•†.....Wapello	McELROY & HEINDEL. Refer to First and Ottumwa National banks.
Oxford*•†.....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*•†....Jefferson	See Fairfield.
Panama*•†.....Shelby	See Harlan.
Panora*•†.....Guthrie	J. W. Morris.
Parkersburg*•†.....Butler	Courtwright, Arbuckle & Evans.
Parnell*•†.....Iowa	See Williamsburg.
Paton*•†.....Greene	See Grand Junction.
Paullina*•†.....O'Brien	H. H. Crow.
Pella*•†.....Marion	P. H. BOUSQUET.
Perry*•†.....Dallas	CARDELL & GIDDINGS.
Percival*•†.....Fremont	See Sidney.
Persia*•†.....Harrison	See Logan.
Peterson*•†.....Clay	E. W. Fillmore.
Pierson*•†.....Woodbury	See Sioux City.
Pilot Mound*•†.....Boone	See Boone.
Pleasantville*•†...Marion	See Knoxville.
Plover*•†.....Pocahontas	See Rolfe.
Plymouth*•†Cerro Gordo	See Mason City.
▲Pocahontas*..Pocahontas	W. C. Ralston.
Pomeroy*•†.....Calhoun	D. M. Kelleher.
Popejoye*•†.....Franklin	See Iowa Falls.
Portsmouth*•†.....Shelby	See Harlan.
Postville*•†...Allamakee	William Shepherd.
Prairie City*•†.....Jasper	Clements & Ward.
Prescott*•†.....Adams	See Corning.
Preston*•†.....Jackson	A. L. Bartholomew.
▲Primghar*•†.....O'Brien	O. H. MONTZHEIMER.
Promise City*•†... Wayne	See Corydon.
Quimby*•†.....Cherokee	G. F. Groves.
Radcliffe*•†.....Hardin	Frank H. Noble.
Randall*•†.....Hamilton	See Webster City
Randolph*•†.....Fremont	See Sidney.
Redding*•†.....Ringgold	See Mount Ayr.
Redfield*•†.....Dallas	J. W. Robey.
▲Red Oak*•†..Montgomery	R. W. BEESON.
Reinbeck*•†.....Grundy	Birdsall & Brunn.
Remsen*•†.....Plymouth	J. F. KASS.
Renwick*•.....Humboldt	See Humboldt.
Rhodes*•†.....Marshall	See Marshalltown.
Riceville*•†.....Mitchell	B. N. Henericks.

Town and County.	Name.
Richland*•†.....Keokuk	P. L. Moorman.
Rippey*•†.....Greene	See Jefferson.
Riverside*•† Washington	O. D. Huntly.
Riverton*•†.....Fremont	W. H. Norcutt.
Rockford*•†.....Floyd	H. A. Kroeger.
▲Rock Rapids*•†.....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*•†.....Sioux	O. G. Reiniger.
Rockwell*•† Cerro Gordo	See Mason City.
▲Rockwell City*•† Calhoun	M. W. FRICK.
Rodney*•†.....Monona	See Onawa.
Roland*•†.....Story	See Nevada.
Rolfe*•†.....Pocahontas	S. H. Kerr.
Rudd*•†.....Floyd	See Charles City.
Russell*•†.....Lucas	See Chariton.
Ruthven*•.....Palo Alto	E. C. Rowell.
Ryan*†.....Delaware	See Manchester.
Sabula*•†.....Jackson	J. H. Hilsinger.
▲Sac City*•†.....Sac	MILES W. NEWBY.
Salem*•†.....Henry	F. S. Bell.
Salix*•†.....Woodbury	See Sioux City.
Sanborn*•†.....O'Brien	J. E. Wilcox.
Schaller*•†.....Sac	A. P. Searle.
Scranton*•†.....Greene	B. O. Clark.
Sexton*†.....Kossuth	L. V. Hamby.
Seymour*•†.....Wayne	See Corydon.
Shannon City*•†... Union	S. L. Beall.
Sharpsburg*.....Taylor	See Bedford.
Sheffield*•†.....Franklin	C. F. Johnson.
Shelby*•†.....Shelby	W. S. Wickersham.
Sheldon*•†.....O'Brien	G. T. WELLMAN.
Shell Rock*•†.....Butler	G. A. McIntyre.
Shellsburg*•†.....Benton	Charles F. Stookey.
Shenandoah*•†.....Page	W. P. FERGUSON.
▲Sibley*•†.....Osceola	G. W. LISTER.
▲Sidney*•†.....Fremont	W. E. Mitchell.
▲Sigourney*•†.....Keokuk	C. M. BROWN.
Silver City*•†.....Mills	See Glenwood.
Sioux Center*•†.....Sioux	E. W. Robey.
▲Sioux City*•†..Woodbury	F. B. ROBINSON. Refers to Northwestern National Bank, Hanover National Bank, N. Y.
Sioux Rapids*•†.Buena V.	W. E. Brown.
Slater*•†.....Story	A. K. Weber.
Sloan*•†.....Woodbury	W. D. Buckley.
Smithland*•†..Woodbury	J. W. Anderson.
Solon*•†.....Johnson	See Iowa City.
South English*•†..Keokuk	See Sigourney.
▲Spencer*•†.....Clay	INGHAM & RUSSELL.
▲Spirit Lake*•†..Dickinson	Cory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*•.....Mitchell	See Osage.
Stanhope*•†.....Hamilton	See Webster City.
St. Ansgar*•†.....Mitchell	See Osage.
St. Anthony*•†..Marshall	See Marshalltown.
Stanton*•†..Montgomery	See Red Oak.
Stanwood*•†.....Cedar	See Tipton.
State Center*•†..Marshall	James Allison.
St. Charles*•†.....Madison	C. F. Wood & Co
SteamboatRock*•†Hardin	See Eldora.
▲Storm Lake*•†..Buena V.	A. D. BAILIE.
Story City*•†.....Story	A. L. Bartlett.
Stratford*•†.....Hamilton	William Neese.
Strawberry Point*•†Cl'l'n	A. R. Cole.
Struble*•†.....Plymouth	See Le Mars.
Stuart*•†.....Guthrie	F. O. HINKSON.
Sully*•†.....Jasper	See Newton.
Sumner*•†.....Bremer	W. R. McClure.
Superior*•†.....Dickinson	See Spirit Lake.
Sutherland*•†.....O'Brien	George F. Colcord.
Swaledale*•†Cerro Gordo	See Mason City.
Swan*•†.....Marion	E. Stout.
Swea City*•†.....Kossuth	See Algona.
Tabor*•†.....Fremont	P. P. Kelley.
Tama*•†.....Tama	J. W. WILLETT.
Templeton*•†.....Carroll	See Carroll.
Thompson*†..Winnebago	G. S. Gilbertson.
Thor*•†.....Humboldt	See Ft. Dodge.
Thornburg*•†.....Keokuk	See Sigourney.
Thornton*•†Cerro Gordo	Cliggett & Rule.
Thurman*.....Fremont	See Sidney.
Tingley*•†.....Ringgold	A. R. Aten, Jr.
▲Tipton*•†.....Cedar	WRIGHT & WRIGHT.
▲Toledo*•†.....Tama	DANIEL REAMER.
Tracy*•†.....Tama	Endicott & Pratt.
Tripoli*•†.....Bremer	See Waverly.
Union*•†.....Hardin	E. W. Lundy.
Urbana*.....Benton	Fred Wyckoff.
Ute*•†.....Monona	See Onawa.
Vail*•†.....Crawford	E. M. Ainsworth.
Valley Junction*•†..Polk	Herman Isaaz.
Van Horne*•†.....Benton	See Blairstown.
Van Wert*•†.....Decatur	See Leon.
Victor*•†.....Iowa	T. A. Lane.
Villisca*•†..Montgomery	F. P. GREENLEE.
Vincent*•†.....Webster	See Ft. Dodge.
▲Vinton*•†.....Benton	J. D. & C. NICHOLS.
Volga*•†.....Clayton	See Elkader.
Walker*•†.....Linn	See Marion.
Wall Lake*•†.....Sac	P. M. Hunter.
Walnut*•†Pottawattamie	T. R. Bardsley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Wapello*† ..... Louisa	L. A. REILLY.
▲Washington*• †. Wasd'ton	Marsh W. Bailey.
Washta† ..... Cherokee	See Cherokee.
▲Waterloo*•†. Black Hawk	MULLAN & PICKETT.
Watkins*•†..... Benton	See Marengo.
Waucoma*. ..... Fayette	J. B. Rockwood.
▲Waukon*† ... Allamakee	DOUGLAS DEREMORE.
▲Waverly*•† ..... Bremer	ALBERT M. POTTER.
Wayland*•†..... Henry	See Mt. Pleasant.
▲Webster City*•†Hamilton	A. N. BOEYE.
Weldon*•† ..... Decatur	See Leon.
Wellman*•†.. Washington	Burnham & Hawkey.
Wesley*•†..... Kossuth	Bonar & Fellows.
West Bend*•†.. Palo Alto	J. P. Becker.
West Branch*•†.... Cedar	George C. Hoover.
Westgate*† ..... Fayette	See Oelwein.
West Liberty*•†. Muscat,e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*•† ..... Lee	See Fort Madison.
West Side*•†.... Crawford	See Denison.
▲West Union*•†...Fayette	D. W. CLEMENTS & SON.
What Cheer*•†...Keokuk	T. C. LEGOE.
Wheatland*•†.....Clinton	J. Stine.
Whitten*•†..... Hardin	See Eldon.
Whiting*•† ..... Monona	See Onawa.
Whittemore*•†... Kossuth	See Algona.
Williams*•†..... Hamilton	Gade Bros.
Williamsburg*•†..... Iowa	J. M. Dower.
Wilton Jc*.....Muscatine	J. D. Walker.
Winfield*•†..... Henry	B. B. Lindly.
▲Winterset*•†.....Madison	FREDERICK MOTT.
Winthrop*•†... Buchanan	See Independence.
Wolcott* ..... Scott	See Davenport.
Woodbine*•†.... Harrison	H. F. Johns.
Woodburn*•†.....Clarke	See Osceola.
Woodward*•†.....Dallas	See Perry.
Woolstock*•† .... Wright	See Webster City.
Wyoming*•†..... Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†. Des Moines	See Mediapolis.
Zearing*•†..... Story	See Marshalltown.

KANSAS.

Town and County.	Name.
▲Abilene*•† ..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•†..... Lyon	See Emporia.
▲Alma*•†..... Wabunsee	W. A. DOOLITTLE.
Almena*•†..... Norton	See Norton.
Alton*•†..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	H. LLEWELYN JONES.
Arcadia*•† .....Crawford	O. S. Henderson.
Argentine*•†..Wyandotte	H. J. Smith.
Argonia*•†..... Sumner	M. W. Morris.
Arkansas City*•† Cowley	C. L. SWARTS.
Arlington*•† .....Reno	Austin O. Hays.
▲Ashland*•†.....Clark	H. J. Bone.
▲Atchison. *•† ....Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchinson.
Athol*•† .....Smith	See Smith Center.
Attica*•† .....Harper	S. D. Bradley.
▲Atwood*•† .....Rawlins	J. P. Noble.
Augusta*•†.....Butler	See El Dorado.
Axtell*•† .....Marshall	H. K. Sharpe.
Baileyville*•† ....Nemaha	See Seneca.
Baldwin*•†.....Douglas	See Lawrence.
Barnard*•† .....Lincoln	See Lincoln.
Barnes*•†.... Washington	See Washington.
Baxter Springs*•† Cherok'e	Norton & Skidmore
Beattie*•† .....Marshall	S. B. Berry.
Belle Plaine*•† ...Sumner	J. W. Forney.
▲Belleville*•†.....Republic	W. T. Dillon.
▲Beloit*•†. .....Mitchell	F. J. KNIGHT.
Bennington*•† .... Ottawa	David B. Loudan.
Bern*•†..... Nemaha	W. R. Guild.
Blue Mound*•† .....Linn	W. M. Remington.
Blue Rapids*•†..Marshall	Strong & Strong.
Bluff City*•† .....Harper	See Anthony.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† .....Ford	See Dodge City.
Buffalo*•† .....Wilson	E. A. Runyan.
Burden*•†.....Cowley	S. J. Day.
Burlingame*•† .....Osage	J. T. PRINGLE.
▲Burlington*•†.....Coffey	E. N. CONNAL.
Burr Oak*•† .....Jewell	E. P. Hotchkiss.
Burrton*•†.....Harvey	Jared Cone.
Bushton*•†.....Rice	See Lyons.
Caldwell*•†.....Sumner	HENRY C. KEELING.
Caney*•† ....Montgomery	Porter & Barr.
Canton*•†.....McPherson	Grattan & Grattan.
Carbondale*•†..... Osage	See Burlingame.
Cawker City*•†..Mitchell	V. H. Branch.
Cedar Vale*•†Chautauqua	William P. Lynch.
Centralia*•†..... Nemaha	Burlingame & Brown
Chanute*•† .....Neosho	B. F. Shinn.
Chapman*•†....Dickinson	J. B. Frost.
Chase*•† ..... Rice	See Lyons.
Cheney*•† .....Sedgwick	See Wichita.
Cherokee*•†....Crawford	T. J. Lisenbee.
Cherryvale*•† .Montg'cery	Hastings & Soule.
Chetopa*•† .....Labette	Burlingame & Brown
▲Cimarron*•† ..... Gray	Harry Brice.
Circleville*•†..... Jackson	R. Hoffhines.
Claflin*•† .....Barton	O. B. Looney.
▲Clay Center*•†.....Clay	Frank L. Williams.
Clifton*•†....Washington	Hamilton & Harmon.
Clyde*•† .....Cloud	C. W. Van De Mark.
Coffeyville*•†. Montg'cery	T. G. AYERS.
▲Colby*•†.....Thomas	Joseph A. Gill.
▲Coldwater*•†...Comanche	C. M. Myers.
Colony*•†.....Anderson	M. A. Carmichael.
▲Columbus*•† ...Cherokee	C. A. McNeill.
Colwich*•† .....Sedgwick	See Wichita.
▲Concordia*•† .....Cloud	PULSIFER & ALEXANDER.
Conway Springs*•†. Sum'r	See Wellington.
Corning*•† .....Nemaha	See Seneca.
▲Cottonwood Falls*•†. Ch'e	JOHNSTON BROS.
▲Council Grove*•† .Morris	J. K. OWENS.
Courtland*•†.....Republic	See Belleville.
Cuba*•† .....Republic	John Brown.
Delphos*•† .....Ottawa	J. W. Barker.
Dentonville*•† .Doniphan	See Troy.
Dexter*•† .....Cowley	J. B. Watkins.
▲Dighton*•† .....Lane	J. S. SIMMONS.
▲Dodge City*•† .....Ford	E. H. MADISON.
Douglass*•†.....Butler	W. A. Phipps.
Downs*•† .....Osborne	Harrison Bros.
Dunlap*•† .....Morris	S. L. Sargent.
Edna*•†.....Labette	J. T. Saffell.
Effingham*•†.....Atchison	J. H. Hilton.
▲Eldorado*•†.....Butler	HAMILTON & LEYDIG.
Elk City*•† .Montgomery	S. H. Piper.
Ellinwood*•† ..... Barton	See Great Bend.
▲Ellsworth*•† ...Ellsworth	IRA E. LLOYD.
Elmdale*•† .....Chase	S. B. Wood.
▲Emporia*•†.....Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Eric*•†..... Neosho	J. L. DENISON.
Eskridge*•† ..Wabaunsee	J. J. Mitchell.
Eudora*•†.....Douglas	H. H. Carr.
▲Eureka*•† ....Greenwood	D. B. FULLER.
Everest*•†.....Brown	R. C. Jones.
Fairview*•† .....Brown	Newton & Newton.
Fall River*•† .Greenwood	See Severy.
Florence*•†..... Marion	Frank Doster.
▲Fort Scott*•†....Bourbon	HULETT & HULETT. Refer to Bank of Fort Scott.
Frankfort*•† ....Marshall	S. D. McKee.
Frederick*•†..... Rice	See Lyons.
▲Fredonia*•†..... Wilson	T. J. HUDSON.
Fulton*•†..... Bourbon	W. H. Green.
Galena*•†..... Cherokee	S. C. Wescott.
▲Garden City*•†.....Finney	B. F. Stocks.
Gardner*•†.....Johnson	See Olathe.
▲Garnett*•†.....Anderson	N. L. BOWMAN.
Geneseo*•† ..... Rice	See Lyons.
▲Girard*•†..... Crawford	M. F. BUSSELL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†....Mitchell	O. L. Taylor.
Goffs*•†..... Nemaha	See Seneca.
▲Goodland*•†..... Sherman	JOHN HARTZLER.
▲Gove*..... Gove	R. C. Jones.
▲Great Bend*•†.....Barton	E. L. HOTCHKISS.
Greeley*•†.....Anderson	See Garnett.
Green*•†..... Clay	See Clay Centre.
Greenleaf*•†. Washington	W. P. Mudgett.
▲Greensburg*•†.....Kiowa	L. M. Day.
Grenola*•†..... Elk	J. T. Lauter.
Gypsum*..... Saline	See Saline.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamlin*•† ..... Brown	See Hiawatha.
Hanover*•†. Washington	F. A. Meckel.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
▲Hartland*•†.....Kearney	See Garden City.
Haven*•†..... Reno	See Hutchinson.
Havensville*•†. Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	A. J. BRYANT.
Hazelton*•†..... Barber	W. C. Alford.
Herington*•†.. Dickinson	P. L. Thurman.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•† ..... Brown	SAMPLE F. NEWLON.
Highland*†..... Doniphan	B. A. Seaver.
▲Hill City*•†.....Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Hoisington*•†..... Barton	J. B. Prose.
Hollenberg*•† Washin'ton	J. T. Thompson.
Hollyrood*•†...Ellsworth	See Ellsworth.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Holton*●† ..... Jackson	HOPKINS & HOPKINS.
Hope*●† ..... Dickinson	T. C. Sawyer.
Horace*●† ..... Greeley	F. J. Crutchen.
Horton*●† ..... Brown	MEANS & SMITH.
▲Howard*●† ..... Elk	John Marshall.
▲Hoxie*●† ..... Sheridan	W. F. SCHULTHEIS.
▲Hugoton* ..... Stevens	A. W. Lamkin.
Humboldt*●† ..... Allen	W. A. Chognill.
Huron*●† ..... Atchison	G. W. Stabler.
▲Hutchinson*●† ..... Reno	WHITELAW & ROSE.
Iduna*●† ..... Clay	See Clay Centre.
▲Independence*●† Montg'y	F. J. Fritch.
Inman*●† ..... McPherson	See McPherson.
▲Iola*●† ..... Allen	OSCAR FOUST & SON.
Jamestown*●† ..... Cloud	F. E. Lane.
Jewell*●† ..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*●† ... Geary	JAMES R. McCLURE.
▲Kansas City*●† Wyandotte	ANGEVINE & CUBBISON.
Kensington*●† ..... Smith	See Smith Center.
Kincaid*●† ..... Anderson	S. D. Whittington.
▲Kingman*●† ..... Kingman	HAY & HAY.
▲Kinsley*●† ..... Edwards	W. N. Beezley.
Kiowa*●† ..... Barber	Charles Runsey.
Kirwin*●† ..... Phillips	W. A. Lindsay.
▲La Crosse*●† ..... Rush	H. L. Anderson.
La Cygne*●† ..... Linn	M. F. Leasure.
Lakin*●† ..... Kearney	F. J. Oyler.
Lancaster*●† ..... Atchison	See Atchison.
Lane*●† ..... Franklin	See Paola.
▲Larned*●† ..... Pawnee	W. H. VERNON.
▲Lawrence*●† ..... Douglas	F. J. SAVAGE. Refers to Merchants' National Bank, Lawrence National Bank, and Watkins National Bank.
▲Leavenworth*●† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*●† ..... Smith	Jas. R. Lewis.
Lebo*●† ..... Coffey	E. E. Evans.
Lehigh*●† ..... Marion	See Marion.
Lenora*●† ..... Norton	H. R. Tillotson.
Leon*●† ..... Butler	C. L. King.
Leona*●† ..... Doniphan	See Troy.
Leonardville*●† ..... Riley	A. M. Storey.
▲Leoti*●† ..... Wichita	J. S. Caldwell.
▲Liberal*●† ..... Seward	T. A. Scates.
▲Lincoln*●† ..... Lincoln	George D. Abel.
Lindsborg*●†. McPherson	Allen Wilber.
Linn*●† ..... Washington	See Clifton.
Little River*●† ..... Rice	See Lyons.
Logan*●† ..... Phillips	D. M. Cox.
Long Island*●† ... Phillips	Giffen Culbertson.
Longton*●† ..... Elk	Fred Hamlin.
Lost Springs*●† ..... Marion	See Marion.
Louisburg*●† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*●† ..... Osage	J. H. Stavely.
▲Lyons*●† ..... Rice	O. E. HOPKINS.
Macksville*●† ... Stafford	See St. Johns.
Madison*●† .. Greenwood	S. F. Wicker.
▲Manhattan*●† ..... Riley	R. S. HICK.
▲Mankato*●† ..... Jewell	T. S. Kirkpatrick.
▲Marion*●† ..... Marion	KING & KELLEY.
Marquette*●† . McPherson	Grattan & Grattan.
▲Marysville*●† .... Marshall	JOHN A. BROUGHTEN.
McCracken*●† ..... Rush	J. T. Nolan.
McCune*●† ..... Crawford	H. M. Ford.
McDonald*● ..... Rawlins	See Atwood.
McLouth*●† ..... Jefferson	D. W. Daniels.
▲McPherson*●† McPherson	GEO. W. ALLISON.
▲Meade*●† ..... Meade	Geo. S. Selvidge.
Medicine Lodge*●† Barb'r	A. L. NOBLE.
▲Melvern*●† ..... Osage	I. Farley.
Meriden*●† ..... Jefferson	See Valley Falls.
Miltonvale*●† ..... Cloud	James McArthur.
▲Minneapolis*●† ... Ottawa	G. W. HURLEY.
Moline*●† ..... Elk	J. K. Glasscock.
Moran ..... Clay	See Clay Centre.
Morganville*●† ..... Clay	See Clay Centre.
Morrill*●† ..... Brown	See Sabetha.
▲Mound City*●† ..... Linn	JOHN C. CANNON.
Moundridge*●† McPhers'n	See McPherson.
Mound Valley*●† Labette	Graham & Beggs.
Mount Hope*●† Sedgwick	G. C. Robbins.
Mulvane*●† ..... Sumner	See Wellington.
Muscotah*●† .... Atchison	J. R. Carico.
Narka*●† ..... Republic	B. H. Speer.
Noodesha*●† ..... Wilson	J. W. SUTHERLAND.
Neosho Falls*●† Woodson	E. Q. Stillwell.
▲Ness City*●† ..... Ness	W. F. Hague.
Netawaka*●† ..... Jackson	Andrew Neal.
▲Newton*●† ..... Harvey	PETERS & NICHOLSON.
Nickerson*●† ..... Reno	E. M. Elliott.
Norcatur*●† ..... Decatur	See Oberlin.
North Topeka*●† . Shawnee	See Topeka.
▲Norton*●† ..... Norton	L. H. WILDER.
Nortonville*●† ... Jefferson	L. F. Randolph.
Norwich*●† ..... Kingman	J. W. Smith.
Oakley*●† ..... Logan	K. E. Willcockson.
▲Oberlin*●† ..... Decatur	TULLY SCOTT.

Town and County.	Name.
Oketo*●† ..... Marshall	See Marysville.
▲Olathe*●† ..... Johnson	PARKER & HAMILTON.
Olsburg*●†. Pottawatomie	See Westmoreland.
Onaga*●† .. Pottawatomie	O. J. Grover.
Oneida*●† ..... Nemaha	See Seneca.
Osage City*●† ..... Osage	J. P. McLaughlin.
Osawatomie*●† ..... Miami	See Paola.
▲Osborne*●† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*●† ... Jefferson	H. T. Phinney.
▲Oswego*●† ..... Labette	M. E. WILLIAMS.
▲Ottawa*●† ..... Franklin	BENSON & SMART.
Overbrook*●† ..... Osage	See Lyndon.
Oxford*●† ..... Sumner	Robert Collins.
Palmer*●† ... Washington	S. H. Hamilton.
▲Paola*●† ..... Miami	FRANK M. SHERIDAN.
Parsons*●† ..... Labette	F. H. FOSTER.
Pawnee Rock*●†. Barton	J. W. Ratcliffe.
Peabody*●† ..... Marion	C. M. Clark.
Perry*●† ..... Jefferson	R. P. Haynes.
▲Phillipsburg*●† .... Phillips	C. A. Lewis.
Pittsburg*●† ... Crawford	CURRAN & CURRAN.
Plainville*●† ..... Rooks	See Stockton.
Pleasanton*●† ..... Linn	Blue & Riggs.
Pomona*●† ..... Franklin	See Ottawa.
Powhattan*●† ..... Brown	See Hiawatha.
▲Pratt*●† ..... Pratt	J. G. THOMPSON.
Pretty Prairie*●† .... Reno	See Hutchinson.
Quenemo*●† ..... Osage	C. H. Leonard.
Quinter*●..... Gove	See Gove City.
Randall*●† ..... Jewell	J. W. Hall.
Randolph*●† ..... Riley	See Manhattan.
Republic*● ..... Republic	See Scandia.
▲Richfield*..... Morton	G. Porter Craddock.
Richland*●† ..... Shawnee	See Rossville.
Richmond*●† .... Franklin	See Ottawa.
Riley*●† ..... Riley	J. B. Rairden.
Robinson*●† ..... Brown	F. M. Pearl.
Rossville*●† ..... Shawnee	A. C. Sherman.
▲Russell*●† ..... Russell	Laing & Ruppenthal.
▲Russell Springs*... Logan	See Colby.
Sabetha*●† ..... Nemaha	Nathan Jones.
▲Salina*●† ..... Salina	BOND & OSBORN.
▲Santa Fe*†..... Haskell	See Ulysses.
Scandia*●† ..... Republic	J. P. Eaton.
▲Scott*●† ..... Scott	T. Morse.
▲Sedan*●† ..... Chautauqua	H. E. Sadler.
Sedgwick*●† ..... Harvey	C. L. Foster.
▲Seneca*●† ..... Nemaha	S. K. WOODWORTH.
Severance*●† .. Doniphan	W. H. H. Curtis.
Severy*●† .... Greenwood	L. L. Slater.
▲Sharon Springs*●† Wallace	W. S. Roark.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*●† .... Smith	E. S. Rice.
Soldier*●† ..... Jackson	V. H. McDonald.
Solomon*●† ..... Dickinson	H. Whitley.
South Haven*●† .. Sumner	See Wellington.
Spring Hill*●† .... Johnson	See Paola.
Stafford*●† ..... Stafford	See St. John.
Sterling*●† ..... Rice	F. P. GREEN.
St. Francis*●† .. Cheyenne	T. F. Egan.
▲St. John*●† ..... Stafford	Rose & Roberts.
St. Mary's*●†. Pottawato'e	J. W. Fitzgerald.
St. Paul*●†..... Neosho	See Erie.
▲Stockton*●† ..... Rooks	J. R. BROBST.
Strong*●† ..... Chase	Madden Bros.
Summerfield*●† . Marshall	See Seneca.
Sylvan Grove*●† . Lincoln	See Lincoln.
▲Syracuse*●† ..... Hamilton	U. T. Tapscott.
Tescott*●† ..... Ottawa	See Minneapolis.
Thayer*●†..... Neosho	S. W. Brewster.
Tonganoxie*●†Leavenw'h	S. J. McNaughton.
¶▲Topeka*●† ..... Shawnee	W. H. COWLES. Refers to Guilford Dudley, banker, and Bank of Topeka.
" ..... "	GEORGE A. HURON. Refers to First National, Central National, and Bank of Topeka.
" ..... "	ROSSINGTON, SMITH, & DALLAS. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
Toronto*●† ..... Woodson	J. S. Gilson.
▲Tribune*●† ..... Greeley	W. M. Glenn.
▲Troy*●†... ..... Doniphan	Ryan & Stewart.
Turon*●† ..... Reno	M. H. Potter.
Udall*●†..... Cowley	See Winfield.
▲Ulysses* ..... Grant	T. W. Marshall.
Valley Falls*●† . Jefferson	G. W. McCAMMON.
Vermillion*●† ... Marshall	See Marysville.
▲WaKeeney*●† ..... Trego	W. E. Saum.
Wakefield*●† ..... Clay	See Clay Centre.
Walnut*●† ..... Crawford	See Pittsburg.
Wamego*●† . Pattawato'e	D. V. Sprague.
▲Washington*●† . Wash't'n	CHARLES SMITH.
Waterville*●† ... Marshall	E. A. Perry.
Wathena*●† .... Doniphan	F. H. Drenning.
Waverly*●† ..... Coffee	H. L. Cooper.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Weir*●† .....Cherokee	M. F. Compton.
▲Wellington*●† ....Sumner	C. E. ELLIOTT.
Wellsville*●† .....Franklin	T. J. Gregory.
▲Westmoreland*.Pottaw'e	Smith & Badgley.
Westphalia*●† . Anderson	See Garnet.
Wetmore*●† .....Nemaha	M. DeForest.
White City*●† .....Morris	O. L. McKillip.
White Cloud*●† Doniphan	A. S. Brewster.
Whitewater*●†.....Butler	P. E. Ashenfelter.
Whiting*●† .....Jackson	J. C. Archer.
▲Wichita*●† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
" ..... "	THOMAS C. WILSON. Refers to any bank or county official.
Williamsburg*●†Franklin	J. R. Finley.
Willis*●† .....Brown	Jesse Henney.
Wilson*●† .....Ellsworth	See Ellsworth.
Winchester*●† ..Jefferson	See Oskaloosa.
▲Winfield*●† ..... Cowley	POLLOCK & LAFFERTY.
▲Yates Center*●† Woodson	E. A. RUNYAN.

KENTUCKY.

Town and County.	Name.
Adairville*●† .....Logan	J. B. Grubbs.
▲Albany*.....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	T. M. Hill.
Allensville*●† ..... Todd	R. F. Allensworth.
Ashland*●† .....Boyd	D. W. STEELE, JR.
Auburn*●† .....Logan	S. A. Bass.
Augusta*●† .....Bracken	Geo. Doniphan.
Bagdad*● .....Shelby	See Shelbyville.
▲Barboursville*●†....Knox	S. B. Dishman.
▲Bardstown*●† .....Nelson	JOHN S. KELLEY.
▲Bardwell*●† ..... Carlisle	J. M. Nichols.
Beard*●..... Oldham	See La Grange.
▲Beattyville*●† ..... Lee	H. H. HARRIS.
Beaver Dam*●†.....Ohio	J. S. Glenn.
▲Bedford* .....Trimble	J. A. Trout.
▲Benton*●† .....Marshall	Reed, Greer & Oliver.
Bloomfield*●† .....Nelson	J. A. Fulton.
▲Booneville*..... Owsley	J. M. Sebastian.
▲Bowling Green*●†Warren	SAMUEL D. HINES.
▲Brandenburg*... Meade	J. H. Trent, Jr.
▲Brookville*●.....Bracken	W. A. Byron.
▲Brownsville*...Edmonson	James S. Lay.
Burgin*●† ..... Mercer	See Harrodsburg
▲Burkesville*.Cumberland	Sandidge & Sandidge.
▲Burlington*●†..... Boone	Sidney Gaines.
Butler*●†.....Pendleton	W. M. Wilson.
▲Cadiz*.....Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*●†..Henry	See New Castle.
▲Campbellsville*●†..Taylor	J. M. Wood.
▲Campton* .....Wolfe	A. F. Byrd.
Caneyville*●† .... Grayson	N. C. Tilford.
▲Carlisle*●† ..... Nicholas	Thomas Owens.
▲Carrollton*●.....Carroll	GARNET & DOWNS.
▲Catlettsburg*●†..... Boyd	Thomas R. Brown.
Cave City*●† .....Barren	See Glasgow.
Central City*●†.Muhl'berg	R. Y. Thomas, Jr.
Clay City*●† .....Powell	James W. Lilly.
▲Clinton*●† ..... Hickman	W. RAY MOSS.
Cloverport*●† Breck'ridge	D. R. Murray & Son.
Columbia*..... Adair	H. C. Baker.
Columbus*●†..... Hickman	See Clinton.
Corbin*●† .....Whitley	See Williamsburg.
Corinth*●† .....Grant	W. W. Alcoke.
Corydon*●† ....Henderson	Merritt & Alvis.
Covington*●†..... Kenton	RICHARD P. ERNST. Refers to German National Bank.
" ..... "	CHAS. S. FURBER. Refers to Farmers & Traders National Bank.
Crittenden*●† .....Grant	B. F. Menefee.
▲Cynthiana*●†.... Harrison	EVANS & PETERSON.
▲Danville*●† ..... Boyle	C. R. McDOWELL.
▲Dixon*..... Webster	F. M. Baker.
Dry Ridge*●† .....Grant	J. G. Blackburn.
▲Eddyville*●†..... Lyon	T. J. Watkins.
▲Edmonton*..... Metcalfe	See Glasgow.
▲Elizabethtown*●†. Hardin	JAMES MONTGOMERY.
▲Elkton*●† .....Todd	PERKINS & TRIMBLE.
Eminence*●† ..... Henry	W. P. Thorne.
Erlanger*●† ..... Kenton	S. W. Adams.
Fairfield*..... Nelson	See Bardstown.
▲Falmouth*●†.... Pendleton	J. H. Barker.
▲Flemingsburg*●† Fleming	J. H. Power.
Fordsville*●† ..... Ohio	See Hartford.
¶▲Frankfort*●†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*●† ..... Simpson	GEORGE C. HARRIS.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*●† ..... Fulton	Ed. Thomas.
▲Georgetown*●†..... Scott	H. P. MONTGOMERY.
Ghent*●..... Carroll	James O. Bersatt.
▲Glasgow*●† ..... Barren	C. D. Dickey.
Glencoe*●†..... Gallatin	See Warsaw.
▲Grayson*●†..... Carter	H. D. Gregory.
▲Greensburg*●†..... Green	CHARLES H. NOGGLE.
▲Greenup*●†..... Greenup	W. F. Worthington.
▲Greenville*●† Muhlenberg	W. J. Cox.
Guthrie*●† ..... Todd	See Elkton.
▲Hardinsburg*●†.Bre'ridge	D. R. Murray.
▲Harlan*..... Harlan	Howard & Clay.
▲Harrodsburg*●†...Mercer	W. W. STEPHENSON.
▲Hartford*..... Ohio	J. S. R. WEDDING.
▲Hawesville*●†... Hancock	E. E. Kelly.
▲Hazard*..... Perry	L. H. N. Salyer.
▲Henderson*●†. Henderson	YEAMAN & YEAMAN.
▲Hickman*●†..... Fulton	A. W. Lindsay.
▲Hindman*..... Knott	W. W. Baker.
▲Hodgensville*●†...La Rue	D. H. Smith.
▲Hopkinsville*●†.Christian	HUNTER WOOD & SON.
Horse Cave*●†.....Hart	See Munfordville.
Hustonville*.....Lincoln	See Stanford.
▲Hyden*..... Leslie	Bicknell & Lewis.
▲Independence*.....Kenton	See Covington.
▲Irvine*●†..... Estell	Ridell & Ridell.
▲Jackson*●†..... Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville ..... Owen	See Owenton.
Kelsey .....Caldwell	See Princeton.
Kuttawa*●†..... Lyon	See Eddyville.
▲LaGrange*●† .....Oldham	Peak & DeHaven.
▲Lancaster*●†..... Garrard	W. O. Bradley.
▲Lawrenceburg*●†And'son	F. R. FELAND.
▲Lebanon*●†..... Marion	J. McCHORD.
▲Litchfield*●† .....Grayson	J. S. Wortham.
Lewisburg*●† ..... Logan	See Russellville.
Lewisport*●†....Hancock	B. H. Poindexter.
▲Lexington*●† .....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
▲London*●† ..... Laurel	W. S. JACKSON.
▲Louisa*●†..... Lawrence	Stewart & Stewart.
▲Louisville*●†....Jefferson	BARNETT & BARNETT, Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 412 Center St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
" ..... "	STROTHER & GORDON, Columbia Bldg. Refer to Columbia Finance & Trust Co. and Union National Bank.
▲Madisonville*●†..Hopkins	J. F. DEMPSEY.
▲Manchester* ..... Clay	James H. Garrard.
▲Marion*●†.....Crittenden	James & James.
▲Mayfield*●†..... Graves	Lee & Hester.
▲Maysville*●† ..... Mason	THOMAS R. PHISTER.
▲McKee* .....Jackson	M. A. Holcomb.
Middlesboro*●†..... Bell	G. W. SAULSBERRY.
Midway*●†.....Woodford	Richard Godson.
Millersburg*●†.. Bourbon	See Paris.
Monterey* .....Owen	T. J. Hardin.
▲Monticello*..... Wayne	John W. Tuttle.
▲Morehead*●† ..... Rowan	Clark & Riley.
▲Morganfield*●†.....Union	W. T. Drury.
▲Morgantown* .....Butler	McClain Taylor.
▲Mt. Olivet* .... Robertson	W. J. Osborne.
▲Mt. Sterling*●† Montg'ery	HENRY R. PREWITT.
▲Mt. Vernon*●† Rockcastle	P. D. Colver.
▲Munfordville*●†..... Hart	H. A. Watkins.
▲Murray*●† .... Calloway	G. C. Diugnid.
▲New Castle*●..... Henry	W. W. Turner.
New Haven*●† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*●†.....Campbell	J. C. WRIGHT.
▲Nicholasville*●†. Jes'mine	B. P. CAMPBELL.
Nos. Middletown*Bourbon	See Paris.
▲Owensboro*●† ....Daviess	HUGH A. WILLIAMS.
▲Owenton*●†..... Owen	Lindsay & Botts.
▲Owingsville*●..... Bath	R. Gudgell & Son.
▲Paducah*●† ...McCracken	GREER & REED.
▲Paintsville*..... Johnson	J. P. Wells.
▲Paris*●†..... Bourbon	McMILLAN & TALBOT.
Pembroke*●† ...Christian	See Hopkinsville.
Perryville*●† ..... Boyle	W. J. Lisle.
Petersburg*..... Boone	See Burlington.
▲Pikeville*..... Pike	Connolly & Connolly.
▲Pineville*●†..... Bell	CHARLES W. METCALF.
Pleasureville*●..... Henry	See New Castle.
Port Royal..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	E. L. Stephens.
▲Princeton*●† ... Caldwell	WM. MARBLE.
Providence*●† ...Webster	Gordon & Gordon.
▲Richmond*●† ....Madison	J. A. SULLIVAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Rochester*†.....Butler	See Morgantown.
▲Russellville*•†.....Logan	H. S. McCUTCHEN.
Sacramento*.....McLean	E. B. McEwen.
Sadieville*•†.....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook*.....Elliott	J. B. Hannah.
▲Scottsville*•.....Allen	W. C. GOAD.
Sebree*†.....Webster	See Henderson.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*•†.....Shelby	J. C. BECKHAM.
▲Shepherdsville*•†..Bullitt	J. F. Combs.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*•†.Warren	See Bowling Green.
▲Somerset*•†.....Pulaski	O. H. WADDLE.
Sonora*•†.....Hardin	See Elizabethtown.
▲Springfield*•†Washington	T. W. Simms, Jr.
Stamping Ground*•† Scott	See Georgetown.
▲Stanford*•†.....Lincoln	J. S. OWSLEY, Jr.
▲Stanton*•†.....Powell	Atkinson & Spencer.
Sturgis*•†.....Union	J. Mack Thompson.
Sulphur*•†.....Henry	See New Castle.
▲Taylorsville*•.....Spencer	L. B. Brown.
▲Tompkinsville*..Monroe	Richardson & Spear.
Trenton*•†.....Todd	Otis Wilson.
Uniontown*†.....Union	Robert G. Byrne.
▲Vanceburg*•†.....Lewis	W. C. Halbert.
▲Versailles*•†..Woodford	D. L. THORNTON.
Vine Grove*•†.....Hardin	See Elizabethtown.
Walton*•†.....Boone	See Burlington.
▲Warfield .....Martin	See Paintsville.
▲Warsaw*.....Gallatin	L. L. Tiller.
▲West Liberty*.....Morgan	Finley E. Fogg.
West Louisville...Daviess	See Owensborough.
▲Whitesburg*.....Letcher	D. D. Fields & Son.
Whitesville*•†.....Daviess	See Owensborough.
▲Wickliffe*•†.....Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†.Whitley	J. N. SHARP.
▲Williamstown*•†...Grant	M. D. Gray.
▲Winchester*•†.....Clark	LEELAND HATHAWAY.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•...Vermillion	J. N. Greene.
▲Alexandria*•†.....Rapides	JOHN C. RYAN.
▲Amite*•†.....Tangipahoa	O. P. Amacker.
▲Arcadia*•†.....Bienville	J. C. Reynolds.
▲Bastrop*•†....Morehouse	Bussey & Napp.
¶▲Baton Rouge*•†E.Ba.R.	THOS. J. KERNAN.
Bayou Sara*•†W.Feliciana	See St. Francisville.
▲Bellevue.....Bossier	See Benton.
▲Benton*•†.....Bossier	Joannes Smith.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*•†.East Feliciana	W. F. KERNAN.
▲Colfax*.....Grant	W. C. Roberts.
▲Columbia*•†.....Caldwell	Handley & Chick.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*†.....Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	Clay Elliott.
▲Crowley*•†.....Acadia	J. E. Barry.
▲Donaldsonville*•†Asc'n'n	E. N. PUGH.
▲Edgard.St. John the Bapt.	See New Orleans.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*•†.....St. Mary	PHILIP H. MENTZ.
▲Franklinton*†Washin'ton	P. B. Carter.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	W. M. Wright.
▲Harrisonburg*.Catahoula	D. N. Thompson.
▲Homer*†.....Claiborne	J. E. MOORE.
▲Houma*•†...Terre Bonne	H. M. Wallis, Jr.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†.... Calcasieu	See Lake Charles.
▲Lafayette*•†... Lafayette	Charles D. Caffery.
▲Lake Charles*•†Calcasieu	C. A. McCOY.
▲Lake Providence*†E.Car'l	John E. Ransdell.
▲Leesville*•.....Vernon	J. R. Monk.
▲Mansfield*•†.....De Soto	J. W. Parsons.
▲Many*•†.....Sabine	W. P. Good.
▲Marksville*•†..Avoyelles	JOFFRION & JOFFRION.
▲Minden*†.....Webster	L. K. Watkins.
▲Monroe*•†.....Ouachita	E. T. LAMKIN.
Morgan City*•†..St. Mary	Septime Landux.
▲Napoleonville*Assumptn	John Marks.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†...St. Landry	T. H. Lewis.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	TOLBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	P. A. Barry, *collector*.
▲Port Allen*•†W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	Barry & Story.
▲Rayville*•†.....Richland	J. W. Willis.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	T. ALEXANDER.
▲Sparta*.....Bienville	J. J. Sprawls.
▲Springville....Livingston	Kemp & Kemp.
▲St Bernard...St. Bernard	A. Estopional, Jr.
▲St.Francisville*W.Feliciana	J. L. Goslan.
▲St. Joseph*†.....Tensas	Young & Young.
▲St. Martinville*•.St.Martin	James Simon.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodeaux*•† Lafourche	CLAY, KNOBLOCH & SON.
▲Vernon*.....Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Boatner & Hough.
Washington*•† St Landry	J. P. O'Reilly.
Whitecastle*•†.. Iberville	See Plaquemine.
▲Winnfield*.....Winn	Henry Bernstein.
▲Winnsboro*▲†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•†.....York	Samuel M. Came.
▲Auburn*•†.Androscoggin	HENRY W. OAKES.
¶▲Augusta*•†...Kennebec	HEATH & ANDREWS.
▲Bangor*•†.....Penobscot	MARTIN & COOK.
Bar Harbor*•† .Hancock	JOHN A. PETERS, Jr.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†.....Waldo	THOMPSON & WARDWELL.
Bethel*•†.....Oxford	Herrick & Park.
Biddeford*•†.....York	MASON & WEYMOUTH.
Boothbay*.....Lincoln	C. R. Tupper.
Brewer*•†.....Penobscot	F. A. Floyd.
Bridgton*•†.Cumberland	A. H. & E. C. Walker.
Brunswick*•†Cumberland	BARRETT POTTER.
Buckfield*•†.....Oxford	Oscar H. Hersey.
Bucksport*•†.... Hancock	O. F. Fellows.
▲Calais*•†.....Washington	HANSON & ST. CLAIR.
Camden*•†.....Knox	J. H. Montgomery.
Caribou*•†....Aroostook	B L FLETCHER.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•†.....Penobscot	Thomas H. B. Pierce.
▲Dover*•†.....Piscataquis	J. B. Peaks.
Eastport*•†.. Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, Jr.
Fairfield*•†.....Somerset	Johnson & McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•†Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†.... Kennebec	O. B. CLASON.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•†.. Piscataquis	Henry Hudson.
Hallowell*•†... Kennebec	E. M. Thompson.
▲Houlton*•†.... Aroostook	POWERS & POWERS.
Kennebunk*•†.....York	W. L. Dane.
Kingfield*•.....Franklin	H. S. Wing.
Lewiston*•†.Androscog'n	WHITE & CARTER.
Limerick*.....York	Frank M. Higgins.
Lisbon Falls*•†.And'c'g'n	H. E. Coolidge.
LivermoreFalls*•†A'd'gin	John H. Maxwell.
▲Machias*•†...Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilbur.
McKinley.....Hancock	See Ellsworth.
MechanicFalls*•† And'g'n	J. M. Libby.
New Castle*†.....Lincoln	H. E. Hall.
Newport*•†.....Penobscot	J. M. Sanborn.
North Berwick*•†...York	See Saco.
Norway*•†.....Oxford	A. S Kimball.
Oakland*•†.....Kennebec	George W. Field.
Oldtown*•†.....Penobscot	JOSEPH F. GOULD.
Paris*†.....Oxford	See South Paris.
Phillips*•†.....Franklin	F. E. Timberlake.
Pittsfield*•†.....Somerset	Manson & Morse.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Portland*•† .Cumberland	SETH L. LARRABEE, general law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN, Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	H. M. VERRILL, Attorney for Casco National and Canal National banks.
Presque Isle*•†Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W.T. Hall.
▲Rockland*•† .....Knox	W. H. FOGLER.
Rockport*•† .....Knox	G. H. M. Barrett.
Rumford Falls*•†.Oxford	George D. Bisbee.
Saco*•† .....York	FAIRFIELD & MOORE.
Sanford*•† .....York	Frank Wilson.
Searsport*•† .....Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*†.....York	W. H. Downs.
South Paris*•†.....Oxford	George A. Wilson.
Thomaston*•† .....Knox	JOSEPH E. MOORE.
Tremont* .....Hancock	George R. Fuller.
Waldoboro*•† ....Lincoln	O. D. Castner.
Waterville*•†..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxom*.....York	E. C. Ambrose.
Wilton*•† .....Franklin	C. N. Blanchard.
▲Winthrop*•† ...Kennebec	Clinton C. Stevens.
▲Wiscasset*•†.....Lincoln	Rufus K. Sewall.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*.....York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•†Anne Ar'd'l	JAMES W. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat'l Union Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Bldg. Attorney for Clothiers Board of Trade and Standard Sewing Machine Co.
" ..... "	WILLIS & HOMER, 213 Courtland St. Attorneys for Second National and German-American banks.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•†.....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	See Snow Hill.
Brunswick*•† ..Frederick	See Frederick.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton .....Baltimore	See Baltimore.
Catonsville*•† . Baltimore	See Baltimore.
▲Centreville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	HARRISON W. VICKERS.
Cockeysville*•† Baltimore	See Towson.
Crisfield*•†.....Somerset	Clarence P. Langford.
▲Cumberland*•†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*•.....Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† . Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	See Frederick.
Federalsburg*•†.Caroline	See Denton.
▲Frederick*•†...Frederick	JACOB ROHRBACK.
Frostburg*†.....Allegany	Clayton J. Furnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•†H'rf'rd	See Aberdeen.
Hyattsville*•†Prince Geo.	Rogers & Rogers.
▲Lap ata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*†...Allegany	D. LINDLEY SLOAN.
Middletown*†..Frederick	See Frederick.
Mount Airy*•† ....Carroll	See Westminister.
New Windsor*•...Carroll	Lewis Dichlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•†.....Garrett	Gilmore S. Hamill.
Oxford*•† .....Talbot	See Easton.
Pocomoke City*•†W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	See Elkton.
Port Tobacco*•...Charles	See Laplata.
▲Prince Frederickstown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	MILES & STANFORD.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Anderson & Boule.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*•†..Wash'ton	See Hagerstown.
Smithsburg*•† . Wash'ton	See Hagerstown.
▲Snow Hill*•†...Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	See Easton.
Taneytown*•† .....Carroll	See Westminister.
Taylors Island Dorch'ster	See Cambridge.
Thurmont*•†...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Elmer J. Cook.
Trappe*•† .....Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminister.
Uniontown*..... Carroll	See Westminister.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
▲Westminster*•† . Carroll	JOHN M. REIFSNIDER.
Williamsport*•†Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
▲Abington*•† ...Plymouth	Cook & Coughlan.
Adams*•† .....Berkshire	W. H. Bixby.
Amesbury *•†.....Essex	See Newburyport.
Amherst*•† ...Hampshire	Hamlin & Reilley.
Andovor*•†.....Essex	George H. Poor.
Arlington*•†....Middlesex	See Watertown.
Ashburnnam*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*†Worcester	See Athol.
Attleborough*•† ..Bristol	F. I. Babcock.
Ayer*•† .....Middlesex	A. S. Hudson.
Baldwinsville*•†Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*•† .....Worcester	Morgan & Stewart.
Belmont*•† ....Middlesex	J. F. Ruckley.
Beverly*•† .....Essex	L. H. Wardwell.
¶▲Boston*•†.....Suffolk	HERBERT L. BAKER, John Hancock Bldg. Refers to Broadway National Bank.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop National Bank and Old Colony Trust Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	KENDALL, MOORE & BURBANK, 77 Bedford St. Attorneys for the Mercantile Law Co. Collections, commercial and corporation law.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental National Bank.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS

Town and County.	Name.
Bridgewater*●† Plymouth	Hosea Kingman.
Brockton*●† ....Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	See Boston.
Cambridge*●† . Middlesex	AUGUSTINE J. DALY.
Cambridgeport*●†Mid'sex	See Cambridge.
Canton*●† .....Norfolk	See Dedham.
Chelsea*●†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*●† ....Hampden	Luther White.
ChicopeeFalls*●†.Hamp'n	See Chicopee.
Clinton*●† .....Worcester	EDMOND A. EVANS.
Cohasset*●† .....Norfolk	Louis T. Cushing.
Concord*●† ....Middlesex	Prescott Keyes.
Conway*●† .....Franklin	See Greenfield.
Danvers*●† .....Essex	Daniel N. Crowley.
▲Dedham*●†.....Norfolk	A. C. SMITH.
East Bridgewater*●†Ply'th	R. O. Harris.
East Cambridge*●†Mid's'x	See Boston.
Easthampton*●†Hamps're	Edward L. Shaw.
East Weymouth*●†Norf'k	See Weymouth.
▲Edgartown*●† ..... Dukes	C. G. M. Dunham.
Essex*†..... Essex	See Gloucester.
Everett*●† .....Middlesex	See Lowell.
Fairhaven*●†.....Bristol	A. B. Collins.
Fall River*●†.....Bristol	JACKSON, SLADE & BORDEN, Attorneys for Fall River National Bank and Second National Bank.
" ..... "	SWIFT & GRIME, Attorneys for Pocasset National Bank and National Union Bank.
Falmouth*●† ..Barnstable	See Barnstable.
▲Fitchburg*●† ..Worcester	CHARLES E. WARE.
Florence*●† ...Hampshire	See Northampton.
Foxborough*●† ..Norfolk	ROBERT W. CARPENTER.
Framingham*●†. Mid'esex	J. L. O'NEILL.
Franklin*●† .....Norfolk	Wiggins & Doe.
Gardner*●† ....Worcester	PIERCE & STILES.
Georgetown*●† .....Essex	W. A. Butler.
Gloucester*●†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*●† ....Worcester	See Worcester.
Great Barrin'n*●†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*●†.... Franklin	GREENE & DAVENPORT.
Harwich*●†. ....Barnstable	See Barnstable.
Haverhill*●† .....Essex	JONES & PINGREE.
Haydenville*●†.Hamps're	See Northampton.
Hingham*●†....Plymouth	Walter L. Bowle.
Holliston*●†....Middlesex	J. P. Dexter.
Holyoke*●† .....Hampden	P. J. GARVEY.
Hopkinton*●†..Middlesex	George L. Hemenway.
Hudson*●†.....Middlesex	James T. & R. E. Joslin.
Hyannis*●† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*●† ....Norfolk	E. C. JENNY.
Ipswich*●†.....Essex	George H. Hayes.
▲Lawrence*●†.....Essex	WILBUR E. ROWELL.
Lee*●† .....Berkshire	P. H. Casey.
Leicester*●† ...Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*●†.Worcester	HARRY C. BASCOM.
Lexington*●† ..Middlesex	A. E. Scott.
▲Lowell*●† .....Middlesex	BURKE, MARSHALL & CORBETT.
Ludlow*● ..... Hampden	See Springfield.
Lynn*●†.....Essex	EUGENE T. McCARTHY.
Malden*●† ..... Middlesex	P. J McGUIRE.
Manchester*●†.....Essex	See Gloucester.
Marblehead*●†.....Essex	Wm. D. T. Trefrey.
Marlboro*●† .....Middlesex	J. W. McDonald.
Medford*●† ....Middlesex	B. F. Hayes.
Medway*●† ..... Norfolk	A. T. Johnson.
Melrose*●† .....Middlesex	Kern & McLoud.
Merrimac*●†.....Essex	T. H. Hoyt.
Methuen*●†.....Essex	Wm. M. Rogers.
Middleboro*●†.Plymouth	Jeremiah W. Stetson.
Milford*●† .....Worcester	L. E. Fales.
Millbury*●†....Worcester	H. W. Aiken.
Milton*●†.....Norfolk	See Boston.
Monson*●†.....Hampden	See Springfield.
▲Nantucket*●†..Nantucket	ALLEN COFFIN.
Natick*●† .....Middlesex	I. W. Parker.
▲New Bedford*●† ..Bristol	HOMER W. HERVEY.
Newbury†.....Essex	See Newburyport.
▲Newburyport*●†....Essex	C. C. DAME.
Newton*●† .... Middlesex	See Boston.
Newton Center*●†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*●† Middlesex	See Newton Center.
North Adams*●†.Berks're	BEER & DOWLIN.
▲Northampton*●†Hamps're	HAMMOND & FIELD.
No.Attleborough*●†Bris'l	F. B. Byram.
Northborough*●† Wo'ster	William M. Brigham.
No. Brookfield*●†Wo'ster	Henry W. King.
No. Cambridge*●†Mid'sex	SeeBoston.
North Easton*●† ..Bristol	M. L. Urann.
Norwell*●.....Plymouth	H. T. Fogg.
Oakdale*●† .... Worcester	Cutting & Sheehan.
Orange*●† ..... Franklin	E. S. Hall.
Oxford*●† .....Worcester	See Worcester
Palmer*●† .....Hampden	GARDNER & GARDNER.

Town and County.	Name.
Peabody*●† .....Essex	A. W. Sim.
▲Pittsfield*●† ... Berkshire	E. T. SLOCUM.
▲Plymouth*●† ...Plymouth	Edward A. Burnett
Provincetown*●†Barn'ble	J. H. Hopkins.
Quincy*●† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	John V. Beal.
Reading*●† .... Middlesex	Solon Bancroft.
Rockland*●† ... Plymouth	George W. Kelley.
Rockport*●† .....Essex	See Gloucester.
Rowley*●† .....Essex	See Newburyport.
▲Salem*●† ..... Essex	HUNTINGTON & FITZ.
Salisbury*● .....Essex	See Newburyport.
Shelburne Falls*●† Fra'lin	Henry M. Puffer.
Somerville*●†..Middlesex	See Boston.
South Braintree*●†. Nor'k	See Boston.
Southbridge*●†Worcester	Henry B. Montague.
So. Framingham*●†Md'l'x	John M. Merriam.
South Weymouth*●†Nor'k	See Abington.
S.Yarmouth*●†Barnstable	See Barnstable.
Spencer*●† .... Worcester	A. W. Curtis.
▲Springfield*●† ..Hampden	GARDNER & GARDNER.
Stockbridge*●† Berkshire	See West Stockbridge.
Stoneham*●†. ...Middlesex	W. B. Stevens.
Stoughton*† .....Norfolk	Oscar A. Marden.
▲Taunton*●† .....Bristol	BENNETT & HALL.
Townsend*●† ..Middlesex	C. F. Worcester.
Turner's Falls*●†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*●† .. Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*†..... Hampden	H. A. McFarland.
Waltham*●†....Middlesex	M. J. Connelly.
Ware*●† .....Hampshire	Coney & Schoomaker.
Wareham*●† ...Plymouth	See New Bedford.
Warren*●† .... Worcester	E. C. SAWYER.
Watertown*●†.Middlesex	Joseph P. Lyons.
Webster*●† .... Worcester	H. J. Clarke.
Wellfleet*●† ...Barnstable	See Barnstable.
Westborough*●† Wor'ster	JOSHUA E. BEEMAN.
Westfield*●†....Hampden	M. B. Whitney.
West Gardner*†. Wor'ster	See Gardner.
Westminster*† Worcester	See Fitchburg.
West Newbury*† ...Essex	See Newburyport.
West Newton*●† .Mid'sex	LAWRENCE BOND.
WestStockbridge*●†Berk.	W. C. Spaulding.
Weymouth*●†.....Norfolk	A. P. WORTHEN.
Whitinsville*●†Worcester	See Worcester.
Whitman*●†....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*●† .Wor'ster	F. B. Spalter.
Winchester*●† .Middlesex	G. S. Littlefield.
Woburn*●†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*●†..Worcester	RICE, KING & RICE.
Wrentham*●† ....Norfolk	Samuel Warner.
Yarmouth*●...Barnstable	See Barnstable.

MICHIGAN.

Addison*● ..... Lenawee	See Adrian.
▲Adrian*●† .....Lenawee	JOHN E. BIRD.
Albion*●† .....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	See Marine City.
▲Allegan*●† ..... Allegan	H. H. POPE.
Allen*●† .....Hillsdale	F. A. Roethlisberger.
Alma*●†.....Gratiot	Francis Palmer.
Almont*●†.....Lapeer	F. P. Andrus.
▲Alpena*●† .....Alpena	H. K. GASTIN.
▲Ann Arbor*●† Washtenaw	M. J. CAVANAUGH.
Applegate*●† .....Sanilac	See Carsonville.
Armada*●†.....Macomb	Bert C. Preston.
Ashley*●†.....Gratiot	See Ithaca.
Athens*●†.....Calhoun	N. L. Rowe.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*●†..... Iosco	C. R. HENRY.
▲Autraine†..... Alger	See Marquette.
▲Bad Axe*●†..... Huron	CHARLES L. HALL.
▲Baldwin*●† .....Lake	See Reed City.
Bancroft*●†...Shiawassee	See Corunna.
Bangor*●† .... Van Buren	W. G. Bessey.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*●†..Calhoun	O. S. CLARK.
▲Bay City*●†..... Bay	FRANK S. PRATT.
Bay Port*●†.....Huron	See Bad Axe.
Belding*●†.....Ionia	See Greenville.
▲Bellaire*●†..... Antrim	Leavitt & Guile.
Bellevue*●†.....Eaton	George P. Stevens.
Benton Harbor*●†Berrien	FRANK P. GRAVES.
Benzonia*●†..... Benzie	Wilson & Bailey.
Berrien Springs*●†Berrien	R. D. Dix.
▲Bessemer*●† .....Gogebic	S. S. Cooper.
▲Big Rapids*●†....Mecosta	J. BARTON.
Birmingham*●†..Oakland	See Pontiac.
Blissfield*●†..... Lenawee	John A. Riley.
Breckenridge*●†..Gratiot	See St. Louis.
Brighton*●†...Livingston	B. T. O. Clark.
Britton*●†..... Lenawee	See Adrian.
Bronson*●†.....Branch	M. Thompson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Brooklyn*●†.....Jackson	J. E. Shehell.
Brown City*●†.... Sanilac	Jesse A. Rapley.
Buchanan*●†.....Berrien	A. A. Worthington.
Burr Oak*●†.. St. Joseph	A. M. Graham.
Byron*●†.....Shiawassee	See Corunna.
▲Cadillac*●†..... Wexford	FRED S. LAMB.
Caledonia*●†.....Kent	See Grand Rapids.
Calumet*●† .... Houghton	See Houghton.
Capac*●†.....St. Clair	Charles S. Warn.
▲Caro*●† ..... Tuscola	Walter J. Gamble.
Carson City*●† Montcalm	Lee A. Lyon.
Carsonville*●†.... Sanilac	Thomas G. Graham.
Caseville*●†.....Huron	See Badaxe.
Cass City*●†..... Tuscola	J. D. Brooker.
▲Cassopolis*●†..... Cass	L. H. GLOVER.
Cedar Springs*●†....Kent	See Grand Rapids.
Central Lake*●†....Antrim	M. W. Neukirk.
▲Centerville*●† St. Joseph	H. P. Stewart.
▲Charlevoix*●† Charlevoix	See Petoskey.
▲Charlotte*●†.....Eaton	LYMAN H. McCALL.
▲Cheboygan*●†.Cheboygan	GEORGE W. BELL.
Chelsea*●†....Washtenaw	Archie Wilkinson.
Chesaning*●†.....Saginaw	B. A. Snow.
Clare*●†..... Clare	See Harrison.
Clarkston*..... Oakland	L. N Brown.
Clarksville*●† ..... Ionia	See Ionia.
Clayton*●†.....Lenawee	See Adrian.
Climax*●† .... Kalamazoo	See Kalamazoo.
Clinton*●† ..... Lenawee	Garland R. Gillespie.
Clio*●† ..... Genesee	George D. Williams.
▲Coldwater*●†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*●†..... Midland	E. Dowe.
Coloma*●†..... Berrien	See Benton Harbor.
Colon*●† ..... St. Joseph	D. L. Akey.
Concord*●† .....Jackson	See Jackson.
Constantine*●† St. Joseph	James M Harvey.
Coopersville*●†... Ottawa	L. P Ernst.
▲Corunna*●†... Shiawassee	W. J. Parker.
Croswell*●† ..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*●† .... Iron	Sherman T. Handy.
Dansville*..... Ingham	M. M. Atwood.
Davison*●† ..... Genesee	See Flint.
Dearborn*●† ..... Wayne	See Detroit.
Decatur*●† .... Van Buren	F. W. Smith.
Deckerville*●†.... Sanilac	R. J. West.
▲Detroit*●† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
"	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank and Merchants Bank of Canada.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*●†... Washtenaw	H. U. Newkirk.
Dimondale*●†..... Eaton	See Charlotte.
Douglas*†..... Allegan	See Allegan.
Dowagiac*●†..... Cass	CHARLES E. SWEET.
Dowington*●†.....Sanilac	F. S. Vlets.
Dryden*●†..... Lapeer	T. Williams.
Dundee*●†..... Monroe	Randall & Corbin.
Durand*●†.... Shiawassee	A. J. Kellogg.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*● Charlevoix	John Makelim.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*●†..... Iosco	A. E. Sharpe.
Eaton Rapids*●†....Eaton	J. B. Hendee.
Edmore*●† .... Montcalm	See Greenville.
Elk Rapids*●†.....Antrim	A. B. Dougherty.
Elkton*●†..... Huron	W. L. Doyle.
Elsie*●†..... Clinton	Charles Snelling.
▲Escanaba*●†..... Delta	GEORGE GALLUP.
Evart*●†..... Osceola	C. H. Rose.
Ewen*●†..... Ontonagon	Chamberlain & Trimble.
Fairgrove*●†..... Tuscola	See Caro
Farmington*†... Oakland	See Northville.
Fenton*●† ..... Genesee	C. Tinker.
Fennville*●† ..... Allegan	Theo. Wade.
▲Flint*●†..... Genesee	HEMIS & MARTIN.
Flushing*●..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Port Sanilac.
Fowler*●†.....Clinton	J. G. Patterson.
Fowlerville*●† Livingston	S. S. Abbott.
▲Frankfort*●†..... Benzie	N. A. PARKER.

Town and County.	Name.
Freeport*●†.....Barry	Thomas Sullivan.
Fremont*●† .... Newaygo	A. F. Tibbitts.
Gagetown*●†.... Tuscola	See Caro.
Galesburg*●†. Kalamazoo	R. G. Smith.
Gallen*●†..... Berrien	See Buchanan.
▲Gaylord*●†..... Otsego	W. A. Harrington.
Gladstone*●† .... Delta	Smith & Empson.
▲Gladwin*●..... Gladwin	F. C. Smith.
Gobleville*●†....Van Buren	H. M. Huff.
▲Grand Haven*●†.. Ottawa	R. W. DUNCAN.
Grand Ledge*●†....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Doig.
▲Grand Rapids*●†.... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*●†....Jackson	E. Pelton.
▲Grayling*●†..... Crawford	Joseph Patterson.
Greenville*●†.. Montcalm	W. S. Whittlesey.
Hancock*●†.... Houghton	See Houghton.
Hanover*●†..... Jackson	See Jackson.
▲Harbor Springs*●† Emmet	CHALMERS CURTIS.
▲Harrison*●†..... Clare	W. H. Browne.
▲Harrisville*●†..... Alcona	F. A. Beede.
▲Hart*●†..... Oceana	W. S. Hanson.
Hartford*●†.. Van Buren	A. H. Chandler.
▲Hastings*●†..... Barry	PHILIP T. COLGROVE.
▲Hersey*●†.....Osceola	C. M. Beardsley.
▲Hillsdale*●†.....Hillsdale	G. M. HESTER.
Holland*●†..... Ottawa	George E. Kollen.
Holly*●†.....Oakland	C. F. Collier
Homer*●†.....Calhoun	See Marshall.
Hopkins Station*●† Alle'n	See Allegan.
▲Houghton*●†...Houghton	R. SKIFF SHELDEN.
Howard*●† .... Montcalm	C. W. Perry.
▲Howell*●†..... Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	See Ionia.
Hudson*●† ..... Lenawee	L. R. Pierson.
Imlay City*●†.....Lapeer	R. L. Campbell.
▲Ionia*●†..... Ionia	JOHN J. McKENNA.
▲Iron Mountain*●†. Dicki'n	E. A. WOODWARD.
Ironwood*●†.....Gogebic	HAYDEN, HUMPHREY & YOUNG.
Ishpeming*●†. Marquette	W. T. POTTER.
▲Ithaca*●†..... Gratiot	John T. Mathews.
▲Jackson*●† .....Jackson	FORREST C. BADGLEY.
Jasper*●† ..... Lenawee	See Adrian.
Jonesville*●† ... Hillsdale	S. D. McNeal.
▲Kalamazoo*●† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*●† ....Kalkaska	Totten & Phelps.
Kinde*●† ..... Huron	James H. Hall.
Kingston*●† ..... Tuscola	J. B Beverly.
Laingsburg*●† Shiawassee	H. H. Pulver.
▲Lake City*●†...Missaukee	A. C. Smith.
Lake Linden*●†Houghton	See Houghton.
Lake Odessa*●† .....Ionia	See Ionia.
Lake View*●†..Montcalm	Salem F. Kennedy.
▲L'Anse*●† .....Baraga	P. R. McKernan.
¶Lansing*●† .....Ingham	CAHILL & WOOD.
▲Lapeer*●† .....Lapeer	GREER & WILLIAMS.
Laurium* .....Houghton	See Houghton.
Lawton*●† .....Van Buren	S. L. Lawton.
▲Leland*† .....Leelanau	C. L. Dayton.
Leslie*●†.....Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	A. E. Divine.
Litchfield*●† ....Hillsdale	See Hillsdale.
Lowell*●† .....Kent	John W. Matthewson.
▲Ludington*●† .....Mason	H. S. GRAY.
Lyons*●† .....Ionia	E. C. Spalding.
Mancelona*●† ....Antrim	Mesick & Newkirk.
Manchester*●† Washte'aw	A. J. Waters.
▲Manistee*●† .....Manistee	DOVEL & SMITH.
▲Manistique*●†Schoolcraft	Walsh & Pardee.
Manton*●† .....Wexford	I. C. Wheeler.
Maple Rapids*.....Clinton	See St. Johns.
Marcellus*●† .....Cass	Smith & Harmon.
Marine City*†.....St. Clair	Wm. Baird
Marlette*●† .....Sanilac	D. S. McClure.
▲Marquette*●† ..Marquette	HILL & RODD.
▲Marshall*●† .....Calhoun	J. C. PATTERSON.
▲Mason*●† .....Ingham	L. T. Hemans.
Mayville*●† .....Tuscola	T. J. Eveland.
Memphis*●† .....Macomb	See Mount Clemens.
Mendon*●† ....St. Joseph	E. E. Harwood.
▲Menominee*●†Menominee	SAWYER & WAITE.
Merrill*●† .....Saginaw	See Saginaw
Middleville*●† .....Barry	H. E. Hendricks.
▲Midland*●† .....Midland	GEORGE B. STANFORD.
Milan*●† .....Washtenaw	Frank Trussell.
Milford*●† .....Oakland	Edward J. Bissell.
Millington*●†.....Tuscola	See Caro.
Minden City*●† ....Sanilac	See Sanilac Centre.
▲Mio* .....Oscoda	R. Kittle.
▲Monroe*●† .....Monroe	LANDON & LOCKWOOD.
Montague*●† ..Muskegon	See Muskegon.
Montrose*●† .....Genesee	See Flint.
Morenci*●† .....Lenawee	C. S. Ingals.
Morrice*●† .... Shiawassee	A. L. Beard.
▲Mt. Clemens*●†..Macomb	SILAS B. SPIER.
▲Mt. Pleasant*●† ..Isabella	FRANCIS H. DODDS.
Muir*●†.....Ionia	See Ionia.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Munising*•† .....Alger	H. N. Morris.
▲Muskegon*•† ..Muskegon	SMITH, NIMS, HOYT & ERWIN.
Nashville*•† .....Barry	E. D. Mallory.
Negaunee*•† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*•† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*•† .....Luce	Sanford N. Dutcher.
New Haven*•†....Macomb	Adam T. Bennett.
Niles*•† .....Berrien	WILLIAM J. GILBERT.
North Branch*•†..Lapeer	C F. Gates.
North Lansing† ..Ingham	See Lansing.
Northville*•†.....Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet*† .....Eaton	See Charlotte.
▲Ontonagon*•† Ontonagon	W. W. Wendell.
Orion*•† .....Oakland	J. A. Neal.
Oscoda*† .....Iosco	C. R. Henry.
Otsego*•†.....Allegan	W. C. Edsall.
Ovid*•† .....Clinton	H M. High.
Owosso*•† ....Shiawassee	WATSON & CHAPMAN.
Oxford*•† .....Oakland	Frank E. Jenkins.
▲Paw Paw*•†...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	See Croswell.
Pentwater*•† .....Oceana	Charles R. Johnson.
Perrinton*•† .....Gratiot	See Ashley.
Perry*•† .....Shiawassee	A. N. Macquecn.
Petersburgh*•†...Monroe	John O. Zabel.
Petoskey*•†.....Emmet	C. J. PALTHORP.
Pewamo*•† .....Ionia	See Lyons.
Pigeon*•† .....Huron	See Badaxe.
Pinckney*•† ..Livingston	W. A. Carr.
Pinconning*•† .....Bay	See Bay City.
Plainwell*•† .....Allegan	E. J. Anderson.
Plymouth*•† .....Wayne	G. A Starkweather.
▲Pontiac*•† .....Oakland	ELMER R. WEBSTER.
Port Austin*•† .....Huron	James H. Hall.
Port Hope*† .....Huron	See Sand Beach.
▲Port Huron*†....St. Clair	PHILLIPS & JENKS.
Portland*•†.....Ionia	W. E. Hawley.
Port Sanilac*† ....Sanilac	M. N. Mugan.
Quincy*•† .....Branch	W. H. Lockerby.
Reading*•† .....Hillsdale	Lockerby & Kinney.
Red Jacket*•† Houghton	See Houghton.
Reed City*•†..... Osceola	C. M. Beardsley.
Reese*•† ..... Tuscola	See Vassar.
Richland*•† .. Kalamazoo	See Kalamazoo.
Richmond* .....Macomb	W. H. Acker.
Rochester*•†.....Oakland	J. H. Holman.
Rockford*•† .....Kent	C. G. Hyde.
▲Rogers*.....Presque Isle	A. E. Banks.
Romeo*•† .....Macomb	D. N. Lowell.
▲Roscommon*•†Roscom'on	Charles L. De Waele.
▲Saginaw*•† .....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*•† ..... Washtenaw	See Ann Arbor.
Sand Beach*•†..... Huron	CHARLES L. HALL.
▲Sanilac Center*..... Sanilac	Wm. Dawson.
Saranac*•† .....Ionia	Charles L. Williams.
Saugatuck* ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*•†Chip'wa	JOHN A. COLWELL.
Schoolcraft*•† Kalamazoo	George M. Fields.
Sebewaing*•†..... Huron	See Badaxe.
Seney*•†.....Schoolcraft	See Newberry.
Shelby*•† .....Oceana	John Q. Ross.
Shepherd*•† .....Isabella	F. E. Hibbard.
Sheridan*•† ....Montcalm	See Stanton.
Sherwood*•† ..... Branch	See Union City.
South Haven*•†VanBuren	JAMES H. JOHNSON.
South Lyon*•†...Oakland	See Pontiac.
Sparta*•† .....Kent	B. N. Keister.
Springport*•†....Jackson	See Jackson.
▲Standish*•† .....Arenac	Robert Garner.
▲Stanton*•† .....Montcalm	FRANK MILLER.
St. Charles*•†....Saginaw	See Saginaw.
St. Clair*•† .....St. Clair	A. R. Stowell.
▲St. Ignace*•† .. Mackinac	Henry Hoffman.
▲St. Johns*•† .....Clinton	LEWIS SEVERANCE.
▲St. Joseph*•† .....Berrien	N. A. HAMILTON.
St. Louis*•† .....Gratiot	Charles W. Giddings.
Stockbridge*•† ...Ingham	W. B. Gildart.
Sturgiss*•†.... St. Joseph	R. B. Hamilton.
Sunfield*•† .....Eaton	See Charlotte.
▲Tawas City*•†..... Iosco	N. C. HARTINGH.
Tecumseh*•†..... Lewanee	Summer Collins.
Tekonsha*•†..... Calhoun	See Battle Creek.
Three Oaks*•† ....Berrien	W. K. Sawyer.
Three Rivers*•†St. Joseph	S. M. Constantine.
▲TraverseCity*•†Gr'ndTra.	PATCHIN & CROTSER.
Ubly*•† .....Huron	J C. Ryan.
Union City*•†.....Branch	M. A. Merrifield.
Unionville*•†.....Tuscola	See Sebewaing.
Utica*•† .....Macomb	G. E. Eckert.
Vandalia*•† .....Cass	See Cassopolis.
Vassar*•† .....Tuscola	HUSTON & SPEARS.
Vermontville*•†....Eaton	See Charlotte.
Vernon*•† .... Shiawassee	See Owosso.
Vicksburg*•†. Kalamazoo	T. RAYNER, JR.
Wacousta* .....Clinton	See Grand Ledge.
Watervliet*•†.....Berrien	See Benton Harbor.
Wayland*•†.....Allegan	David Stockdale.
Wayne*•† ..... Wayne	See Plymouth.
West Bay City*•† .... Bay	See Bay City.
▲West Branch*•†. Ogemaw	Ross & Harris.
Whitehall*•†...Muskegon	Paul I. Hedges.
WhitePigeon*•†St. Joseph	W. F. Thomas.
Williamston*•†... Ingham	W. F. Cairns.
Woodland*•..... Barry	Palmerton & Smith.
Wyandotte*•†..... Wayne	SYLVESTER PRAY.
Yale*•†.....St. Clair	Harvey Tappan.
Ypsilanti*•†.. Washtenaw	D. C. GRIFFIN.
Zeeland*•†..... Ottowa	See Grand Haven.

MINNESOTA.

Town and County.	Name.
▲Ada*•† .....Norman	Calkins & Sharpe.
Adams*•†.....Mower	See Austin.
Adrian*•†.....Nobles	M. E. Foley.
▲Aitkin*•†.....Aitkin	P. J Murphy.
Albany*•†.....Stearns	See St. Cloud.
▲Albert Lea*•†...Freeborn	TODD & CARLSON.
Alden*•†.....Freeborn	H. G. Latourell.
▲Alexadria*•†..... Douglas	Jenkins & Treat.
Amboy*•†.....Blue Earth	J. F. Smith.
Annandale*•†..... Wright	A. G. Sexton.
▲Anoka*•† .....Anoka	J. N. NILES.
Appleton*•†.....Swift	C. W. Stanton.
Argyle*•† .....Marshall	E. M. Stanton.
Arlington*•†..... Sibley	P. A. Cosgrove.
Atwater*•† ....Kandiyohi	George Muller.
Audubon*•† ..... Becker	See Detroit City.
▲Austin*•†.....Mower	WRIGHT & BLISS.
Balaton*•†.....Lyon	See Marshall.
Barnesville*•†.....Clay	Charles S. Marden.
Battle Lake*•†. Otter Tail	See Fergus Falls.
Beardsley*•† ....Bigstone	See Ortonville.
▲Beaver Falls*....Renville	See Redwood Falls.
Belgrade*•†.....Stearns	See St. Cloud.
Belle Plaine*•†.....Scott	F. C. Irwin.
Bellingham*•†.Lac-qui-P'e	McEllott & Holmes.
Belview*•†.....Redwood	A. O. Glummstad.
▲Benson*•†..... Swift	F. M. Thornton.
▲Bermidji*..... Beltrami	Peter Johnson, collection agent.
Bigelow*•†.....Nobles	See Sibley, Iowa.
Big Lake*•†...Sherburne	See Elk River.
Bird Island*•†....Renville	T. E. Boylan.
Blooming Prairie*•†.Ste'e	See Owatonna.
▲Blue Earth City*•†Farib'lt	FRANK E. PUTNAM.
Boyd*•† .....Lac-qui-Parle	See Madison.
▲Brainerd*•†...Crow Wing	S. F. Alderman.
Brandon*•† ..... Douglas	See Alexandria.
▲Breckenridge*•† ..Wilkin	EZRA G. VALENTINE.
Brooten*•†.....Stearns	See Glenwood.
Browerville*•† .....Todd	See St. Cloud.
Brown Valley*•† Traverse	Norton F. Brand.
Brownton*•†.....McLeod	A. L. Brown.
▲Buffalo*•†.....Wright	J. T. Alley.
Buffalo Lake*•†..Renville	See Granite Falls.
▲Caledonia*•†.....Houston	E. H. Smalley.
▲Cambridge* .....Isanti	George W. Nesbit.
Canby*•† Yellow Medicine	Ole Ostensoe
Cannon Falls*•†.Goodhue	P. S. Ashakson.
▲Carlton*•† .....Carlton	H. H. Hawkins.
Carver*•† .....Carver	Frank Warner.
▲Center City*•†.....Chisago	See St. Paul.
▲Chaska*•† .....Carver	See Shakopee.
Chatfield*•† .....Fillmore	E. W. Rossman.
Chokio*•†..... Stevens	See Morris.
Clara City*•†...Chippewa	A. J. Volstead.
Claremont*•† .....Dodge	See Kasson.
Clarkfield*•†Yello' Medi'e	See Canby.
Climax*•†.....Polk	See Crookston.
Clinton*.....Big Stone	See Ortonville.
Cloquet*•†.....Carlton	See Duluth.
Cokato*•† .....Wright	See Buffalo.
Cottonwood*•†.....Lyon	O. Hanson.
▲Crookston*•† .....Polk	MILLER & FOOTE.
Dassell*•†.....Meeker	See Litchfield.
Dawson*•†. Lac-qui-Parle	W. B. Monaghan.
Delano*•† .....Wright	See Minneapolis.
Delavan*•† .....Faribault	See Blue Earth City.
▲Detroit City*•†....Becker	J. N. TRUE.
Dexter*•†.....Mower	See Austin.
Dodge Center*•†...Dodge	See St. Paul.
Dover*•†.....Olmstead	See Rochester.
▲Duluth*•†.....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Eagle Bend*•†.....Todd	FRANK RICHARDSON.
East Grand Forks*•† Polk	See Crookston.
Easton*•†.....Faribault	See Blue Earth City.
Echo*•†. Yellow Medicine	See Sleepy Eye.
Eden Valley*•†....Meeker	James H. Doran.
Edgerton*•†...Pipe Stone	C. G. Brady.
▲Elbow Lake*•†.....Grant	T. & M. Casey.
Elgin*•† .....Wabasha	See Wabasha.
▲Elk River*•†...Sherburne	Frank T. White.
Ellsworth*•† .....Nobles	See Luverne.
Elmore*•† .....Faribault	G. W. Pangburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ely*† ..... St. Louis	A. J. THOMAS.
Elysian*† ..... Lesueur	W. M. Sterling.
Erskine*† ..... Polk	See Crookston.
Evansville*† .... Douglas	See Alexandria.
Eveleth*† ..... St. Louis	See Duluth.
Excelsior*† ..... Hennepin	See Minneapolis.
Eyota ..... Olmstead	See Rochester.
Fairfax*† ..... Renville	A. V. Ricke.
▲Fairmont*† ..... Martin	HOWARD H. DUNN.
▲Faribault*† ..... Rice	H. S. GIBSON.
Farmington*† .... Dakota	L. Aldrich.
▲Fergus Falls*† Otter Tail	C. L. HILTON.
Fertile*† ..... Polk	See Crookston.
Fisher*† ..... Polk	See Crookston.
Fosston*† ..... Polk	B. S. Bennett.
Frazee*† ..... Becker	See Detroit City.
Fulda*† ..... Murray	M. E. Foley.
Gaylord*† ..... Sibley	G. A. McKenzie.
Gibbon*† ..... Sibley	John A. Dalzell.
▲Glencoe*† ..... McLeod	F. R. ALLEN.
▲Glenwood*† ..... Pope	C. P. Reeves.
Good Thunder*† Blue E'th	See Mankato.
Graceville*† ... Big Stone	M. S. Stevens.
Granada*† ..... Martin	See Fairmont.
▲Grand Marais● ..... Cook	See Duluth.
Grand Meadow*†. Mower	See Spring Valley.
▲Grand Rapids*† .. Itasca	T. M. Brady.
▲Granite Falls*† Yel. Med.	O. Hartwick.
Grove City*† ..... Meeker	See Litchfield.
▲Hallock*† ..... Kittson	R. R. Hedenberg.
Halstad*† ..... Norman	A. O. Ueland.
Hamline*† ..... Ramsey	See St. Paul.
Hardwick*† ..... Rock	See Lu Verne.
Harmony*† ..... Fillmore	See Preston.
▲Hastings*† ..... Dakota	CLAGETT & STOWE.
Hawley*† ..... Clay	G. Halverson.
Hayfield*† ..... Dodge	See Kasson.
Hector*† ..... Renville	C. H. Freeman.
▲Henderson*† ..... Sibley	W. H. Leeman.
Henning*† .... Otter Tail	See Fergus Falls.
Herman*† ..... Grant	Phinney Bros.
Heron*† ..... Jackson	L. F. Lammers.
Hibbing*† ..... St. Louis	T. M. Brady & Son.
Hills*† ..... Rock	See Lu Verne.
Houston*† ..... Houston	D. A. Buell.
Howard Lake*† .. Wright	F. E. Latham.
Hubbard* ..... Hubbard	See Park Rapids.
Hutchison*† .... McLeod	H. H. Bonniwell.
▲Jackson*† ..... Jackson	M. V. BUSHMAN.
Jamesville*† ..... Waseca	L. D. Rogers.
Jasper*† ..... Pipe Stone	See Pipe Stone.
Jordan*† ..... Scott	See Shakopee.
Kassas*† ..... Dodge	Robert Taylor.
Kenyon*† ..... Goodhue	K. A. Finseth.
Kerkhoven*† ..... Swift	See Benson.
Kilkenny*† ..... Lesueur	See Waterville.
Kinbrae† ..... Nobles	See Worthington.
▲Lake Benton*† .. Lincoln	A. J. Bingham.
Lake City*† .... Wabasha	ALLEN J. GREER.
Lake Crystal*† Blue Ea'th	D. A. Reed.
Lakefield*† ..... Jackson	E T. Smith.
Lake Park*† ..... Becker	See Detroit.
Lamberton*† .. Redwood	F. Clague.
Lanesboro*† .... Fillmore	A. G. Chapman.
Le Roy*† ..... Mower	G. W. W. Harden.
Lester Prairie*†. McLeod	See Glencoe.
Lesueur*† ..... Lesueur	O. J. Parker.
▲Lesueur Center*. Lesueur	O. J. Parker.
Lewiston*† ..... Winona	See Winona.
▲Litchfield*† ..... Meeker	E. B. Hall.
▲Little Falls*† .. Morrison	E. P. ADAMS.
▲Long Prairie*† ..... Todd	E. B. Wood.
▲Lu Verne*† ..... Rock	M. W. DAVIDSON.
Lyle*† ..... Mower	See Austin.
Mabel*† ..... Fillmore	See Preston.
Madella*† .... Watonwan	See St James.
▲Madison*†. Lac-qui-Parle	H. L. Hayden.
Madison Lake*† Blue E'th	See Mankato.
▲Mankota*† ... Blue Earth	S. B. WILSON.
▲Mantorville*† ..... Dodge	George A. Norton.
Maple Lake*† ..... Wright	J. E. Madigan.
Mapleton*† .. Blue Earth	U. G. Argetsinger.
▲Marshall*† ..... Lyon	SEWARD & BURCHARD.
Maynard*† ..... Chippewa	See Granite Falls.
Mazeppa*† ..... Wabasha	See Wabasha.
McIntosh*† ..... Polk	T. J West.
Melrose*† ..... Stearns	See St. Cloud.
Merriam Park*† Ramsey	See St. Paul.
Milaca*† ..... Millelacs	See Mora.
Milan*† ..... Chippewa	See Montevideo.
Minneapolis*† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*† ..... Lyon	C. M. Gislason.
Minnesota Lake*† F'rib'lt	T. M. Keogan.
▲Montevideo*† . Chippewa	LYNDON A. SMITH.
Montgomery*† .. Lesueur	See Lesueur.
Monticello*† ..... Wright	James C. Tarbox.
▲Moorhead*† ..... Clay	EDWIN ADAMS.
▲Mora*† ..... Kanabec	J. C. Pope.
Morgan*† ..... Redwood	George W. Somerville.
▲Morris*† ..... Stevens	LEWIS C. SPOONER.
Morristown*† ..... Rice	See Faribault.
Morton*† ..... Renville	See Redwood Falls.
Mountain L*† Cottonw'd	See Windom.
Murdock*† ..... Swift	See Appleton.
New Duluth*†. St. Louis	See Duluth.
New London*† Kandiyo't	See Willmar.
New Paynesville*† St'rns	See St. Cloud.
New Prague*† ..... Scott	W. T. Hanzal.
New Richland*†. Waseca	B. F. McGregor.
▲New Ulm*† ..... Brown	LIND & SOMSEN.
Nicollet*† ..... Nicollet	See St. Peter.
North Branch*†. Chicago	Charles A. Holt.
Northfield*† ..... Rice	Drake & Dougherty.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† ..... Carver	P. W. Morrison.
Olivia*† ..... Renville	S. R. Miller.
▲Ortonville*† ... Big Stone	E. F. CRAWFORD.
Osakis*† ..... Douglas	F. H. Borchert.
▲Owatonna*† ..... Steele	W. F. SAWYER.
▲Park Rapids*† .. Hubbard	F. A. Vanderpool.
Pelican Rapids*† Ot'r T'il	Henry Dressler.
Perham*† ..... Otter Tail	M. J. Daly.
▲Pine City*† ..... Pine	S. G. L. Roberts.
Pine Island*† ..... Goodhue	See Red Wing.
▲Pipestone*† ... Pipestone	C. W. GILMORE.
Plainview*† .... Wabasha	J. A. Carley.
Presto ..... Todd	See Staples.
▲Preston*† ..... Fillmore	Bassett & Fowler.
▲Princeton*† ... Mille Lacs	J. L. Brady.
▲Redlake Falls*†. Redlake	C. E. Boughton.
▲Red Wing*† .... Goodhue	BOYNTON & STEVENS.
▲Redwood Falls*† Redw'd	A. C. Doliff.
Renville*† ..... Renville	Daly & Barnard.
▲Rochester*† ..... Olmsted	B. W. EATON.
Rock Dell ..... Olmsted	See Rochester.
▲Roseau* ..... Roseau	R. J. Bell.
Royalton*† ..... Morrison	George H. Niles.
Rush City*† ..... Chicago	J. D. Markham.
Rushford*† ..... Fillmore	G. W. Rockwell.
Rushmore*† ..... Nobles	J. A. Town.
Ruthton*† ... Pipestone	See Pipestone.
Sacred Heart*† Renville	A. J. Volstad.
Sanborn*† ..... Redwood	T. R. Brownlee.
Sandstone*† ..... Pine	Fred. L. Dennie.
Sauk Center*† ... Stearns	Andrew J. Smith.
▲Sauk Rapids*† ... Benton	Thomas Van Etten.
▲Shakopee*† ..... Scott	H. J. PECK.
Sherburn*† ..... Martin	Sutherland & Calkins.
▲Slayton*† ..... Murray	B. H. Whitney.
Sleepy Eye*† ..... Brown	L. A. Davis.
South St. Paul*†. Dakota	See Hastings.
Springfield*† ..... Brown	George T. Olson.
Spring Grove*†. Houston	See Caledonia.
Spring Valley*† Fillmore	C. D. Allen.
Staples*† ..... Todd	B. F. HARTSHORN.
St. Charles*† ..... Winona	E. Hill.
▲St Cloud*† ..... Stearns	R. B. BROWER.
Stephen*† ..... Marshall	G. E. Carr.
Stewart*† ..... McLeod	See Glencoe.
Stewartville*† .. Olmsted	See Rochester.
▲Stillwater*†. Washington	COMFORT & WILSON.
▲St. James*† ... Watonwan	W. S. HAMMOND.
¶▲St. Paul*† ..... Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	CHARLES E. JOSLIN, 716-717 New York Life Bldg. General practice. Special attention to corporation law.
" ..... "	MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul.
" ..... "	JOHN B. & E. P. SANBORN. Attorneys for National German-American Bank.
" ..... "	TOMPKINS & ROMER, 459-460 Drake Block. Law and collections. Reference: First National Bank.
" ..... "	WARNER, RICHARDSON & LAWRENCE, Germania Life Bldg. Reference: First National Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲St Peter*•† .....Nicollet	A. A. STONE.
Taylor's Falls*•†.Chicago	See Osceola Mills, Wis.
Thief Riv.F'lls*•†Redlake	Henry W. Lee.
Tower*•†.....St. Louis	See Duluth.
Tracy*•†.....Lyon	C. W. Main.
Twin Valley*•†.. Norman	E. M. Niles.
▲Two Harbors*•†.....Lake	JOHN DWAN.
Tyler*•† .....Lincoln	H. A. Stricker.
Ulen*•† ..... Clay	See Ada.
Verndale*•† .....Wadena	See Wadena.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Waconia*•† ..... Carver	See Carver.
▲Wadena*•†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnut Grove*•†.Redw'd	See Tracy.
▲Warren*•† .....Marshall	A. Grindeland.
▲Wascca*•† ..... Wascca	P. McGOVERN.
Waterville*•† ....Lesueur	G. F. Dullam.
Watkins*•† ..... Meeker	See Litchfield.
Waverly Mills*•†..Wright	See Buffalo.
Welcome*•† .....Martin	B. F. Taylor.
Wells*•† .....Faribault	D. A. Odell.
West Concord*•†.. Dodge	W. W. Westcott.
West Duluth*•†.. St. Louis	See Duluth.
▲Wheaton*•† .....Traverse	O'Hair & Murphy.
▲Willmar*•† ....Kandiyohi	G. H. Otterness.
▲Windom*•†..Cottonwood	Thomas E. Sime.
WinnebagoC.*•† Fariba'lt	H. L. Bullis.
▲Winona*•†.....Winona	WEBBER & LEES.
Winthrop*•†..... Sibley	E. H. Huebner.
Wood Lake*•† Yel'wMed.	See Granite Falls.
Woodstock*•†. Pipestone	See Pipestone.
▲Worthington*•†...Nobles	J. A. TOWN.
Wykoff *•† ..... Fillmore	See Preston.
Zumbrota*•†.... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† ..... Monroe	GEORGE C. PAYNE.
Amory*•† ..... Monroe	See Aberdeen.
▲Ashland*.....Benton	McDonald, McDonald & Simpson.
▲Augusta*..... Perry	J. S. Bradford.
Baldwin*•† ..... Prentiss	See Booneville.
▲Batesville*•† ..... Panola	P. H. Lowrey.
▲Bay St. Louis*•†.Hancock	FRANK DABNEY.
▲Belen*..... Quitman	James W. Mack.
Biloxi*•†..... Harrison	J. R. Davis.
▲Booneville*•†.... Prentiss	S. P. Allen.
▲Brandon*•†..... Rankin	H. S. Cole.
▲Brookhaven*•† .. Lincoln	R. H. Thompson.
▲Canton*•† .....Madison	W. H. POWELL.
▲Carrollton*•†.....Carroll	Southworth & Stevens.
▲Carthage*.....Leake	J. D. Eads.
Centerville*•† .Wilkinson	See Woodville.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*•†... Coahoma	J. S. BUTT.
▲Coffeeville*•†..Yalobusha	Blount & Stone.
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*•† .... Lowndes	ORR & HARRISON.
▲Corinth*•†.....Alcorn	J. M. Boone.
Crystal Springs*•† Copiah	W. J. Willing.
▲Decatur* ..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•†.....Jones	W. C. Hill.
Enterprise*•† .....Clarke	T. A. Wood.
▲Fayette*•† .....Jefferson	Jeff Truly.
▲Forest*•†.....Scott	T. B. Johnson.
▲Friars Point*•†. Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	W. A. Nabers.
Gloster*•† .....Amite	E. H. Ratcliffe.
▲Greenville*•† Washington	JAYNE & WATSON.
▲Greenwood*•†.. .LaFlore	L. P. YERGER.
▲Grenada*•†..... Grenada	B. C. Adams.
▲Hattiesburg*•†.....Perry	Deason & Stevens.
▲Hazlehurst*•†.....Copian	Miller Bros.
▲Hernando*•†..... De Soto	McKenzie & Holmes.
▲Holly Springs*•†.Marshall	WM. M. STRICKLAND.
▲Houston*.....Chickasaw	Orr, Lyon & Lyon.
▲Indianola*•†..San Flower	Baker & Moody.
▲Iuka*•† ..... Tishomingo	E. S. Candler, Sr.
¶▲Jackson*•†.....Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
" ..... "	McWILLIE & THOMPSON, commercial law; collections.
▲Kosciusko*•† .....Attala	ANDERSON & DAVIS.
▲Leakesville .....Greene	J. E. Alderman.
▲Lexington*•† .....Holmes	W. P. Tackett.
▲Liberty*..... Amite	Theo McKnight.
▲Louisville* ..... Winston	L. H. Hopkins.
▲Macon*•† .....Noxubee	HELM & STEWART.
▲Magnolia*•† ..... Pike	Lamkin & Lamkin.
▲Mayersville*... Issaquena	W. S. Farrish.
McComb*•†..... Pike	J. B. Webb.
▲Meadville*..... Franklin	S. F. Williams.
▲Meridian*•†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*•† Harr'n	R. Seal.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*•†.....Jackson	C. H. Wood.
▲Natchez*•†..... Adams	A. H. GEISENBERGER. Attorney for Merchants and Planters Bank.
▲New Albany*•† .... Union	C. Lee Crum.
Okolona*•†....Chickasaw	L. P. Haley.
▲Oxford*•†..... Lafayette	J. A. Stone.
▲Paulding .....Jasper	B. W. Sharborough.
▲Philadelphia.....Neshoba	Richardson & Rodgers.
Pickens*•† ..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	A. T. Smith.
▲Pontotoc*† .....Pontotoc	O. C. Carr.
▲Port Gibson*•†.Claiborne	MARTIN & ANDERSON.
▲Purvis*•† ..... Marion	Henry Mounger.
▲Quitman*•† .....Clarke	J. A. Anderson.
▲Raleigh* ..... Smith	J. J. Stubbs.
▲Raymond*•†..... Hinds	D. S Fearing.
▲Ripley*†.....Tippah	T. Spight.
▲Rosedale*•†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*•† .....Panola	R. H. Taylor
▲Scranton*•†..... Jackson	H. BLOOMFIELD.
▲Senatobia*•†..... Tate	J. F. Dean.
▲Starkville*•†... Oktibbeha	Carroll & Magruder.
Summit*•† .....Pike	T. McKnight.
Tchula*•† ..... Holmes	See Lexington.
Terry*•† .....Hinds	B. F. Fortner.
▲Tunica*•† ..... Tunica	Chalmers & Henderson.
▲Tupelo*•† ..... Lee	ALLEN & ROBINS.
Utica*•† ..... Hinds	See Jackson.
▲Vaiden*•†.....Carroll	McClurg & Flowers.
▲Vicksburg*•† .... Warren	MILLER, SMITH & HIRSH.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*•†..Yalob'a	I. T. Blount.
▲Waynesboro*•† ...Wayne	M. L. Heidelberg.
Wesson*•†.....Copiah	See Hazelhurst.
▲West Point*•†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	S. A. Dickson.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*•† ..Montgomery	SOMERVILLE & McLEAN.
▲Woodville*•† ..Wilkinson	D. C. Bramlett.
▲Yazoo City*•†.....Yazoo	E. Drenning.

MISSOURI.

Town and County.	Name.
Adrian*•† .....Bates	W. F. Wolfe.
Agency* .....Buchanan	E. W. Miller.
▲Albany*•†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*•†.....LaFayette	See Lexington,
▲Alton*..... Oregon	L. P. Norman.
Amity*•†..... DeKalb	See Maysville.
Amsterdam*•† .....Bates	See Butler.
Appleton City*•† St. Clair	JOHN A. GILDREATH.
Armstrong*•†....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*•†.....Greene	Harvey Murray.
Ashland* ..... Boone	W. J. Warren.
Atlanta*•†..... Macon	See Macon.
Aurora*•†.....Lawrence	T. F. T. WHITNEY.
Aux Vasse*•†... Callaway	P. Thurmond.
▲Ava*.....Douglas	Adams Bros.
Baring*•†..... Knox	See Edina.
Barnard*•† ..... Nodaway	P. J. Hainey.
Belton*•†.....Cass	George B. Strother.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*•†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*•†..... Macon	See Macon.
Billings*•†..... Christian	W. F. Lamkin.
Birch Tree*•†....Shannon	L. L. Munsell.
Blackburn*•†.....Saline	See Marshall.
Blackwater*•†..... Cooper	See Boonville.
Blairstown*•†.....Henry	W. R. Phipps.
▲Bloomfield* .....Stoddard	George Houck.
Blue Springs*•†..Jackson	J. D. Strother.
Blythedale*•†... Harrison	See Bethany.
Bolckow*•†..... Andrew	See Savannah.
▲Bolivar*•†..... Polk	TOWNSEND & TOWNSEND.
Bonne Terre*•†St. Franc's	See Farmington.
▲Boonville*•†..... Cooper	DRAFFEN & WILLIAMS.
Bosworth*•†..... Carroll	James McCann.
▲Bowling Green*•†... Pike	J. D. HOSTETTER.
Brashear*•†..... Adair	See Kirksville.
Braymer*•†.....Caldwell	Hardin Steele.
Breckinridge*•†. Caldwell	See Hamilton.
Bronaugh*•†.....Vernon	See Nevada.
Brookfield*•†..... Linn	GOLDMAN, BURNS & PRATT.
Browning*•†..... Linn	E. B. Fields.
Brunswick*•†... Chariton	C. Hammond.
Bucklin*•†..... Linn	F. W. Byrd.
Buckner*•†..... Jackson	See Higginsville.
▲Buffalo*..... Dallas	J. S. HAYMES.
Bunceton*•†..... Cooper	D. W. Jones.
Burlington Jc.*•†..Nod'y	J. F. Robertson.
▲Butler*•†..... Bates	P. H. HOLCOMB.
Calnesville*•†....Harrison	See Bethany.
Calhoun*•†.....Henry	H. Slack.
▲California*•†... Moniteau	J. W. HUNTER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Callao*•† ..... Macon	See Macon City.
Camden Point*•† .. Platte	See Platte City.
Cameron*•† ..... Clinton	Hiram Smith, Jr.
Campbell*•† ..... Dunklin	See Kennett.
Canton*•† ..... Lewis	Oliver C. Clay.
Cape Girardeau*•†. C. Gir.	JAMES B. DENNIS.
Carl Junction*•† .. Jasper	See Carthage.
▲Carrollton*•† ..... Carroll	LOZIER & MORRIS.
Carterville*•† ..... Jasper	See Webb City.
▲Carthage*•† ..... Jasper	H. H. HARDING.
Caruthersville*• Pemiscot	C. B. Faris.
▲Cassville*• ..... Barry	T. M. Allen.
Centralia*•† ..... Boone	H. S. Booth.
Center*•† ..... Ralls	J. P. Wood.
Center View*•† .. Johnson	W. R. Delaney.
▲Centerville* .... Reynolds	Z. C. Smith.
Chamois*•† ..... Osage	Henry Marquand.
▲Charleston*•†. Mississippi	J. B. SIMPSON.
Chilhowee*† ..... Johnson	See Holden.
▲Chillicothe*•†. Livingston	CHARLES A. LOOMIS.
Chula† ..... Livingston	See Chillicothe.
Clarence*•† ..... Shelby	H. A. Wright.
Clark*•† ..... Randolph	W. W. Ferguson.
Clarksburg*•† ... Moniteau	See California.
Clarksdale*•† ..... DeKalb	See Maysville
Clarksville*•† ..... Pike	Edwards & Duvall.
▲Clayton*•† ..... St. Louis	F. A. Heidorn.
Clearmont*•† .. Nodaway	See Maryville.
▲Clinton*•†. ..... Henry	CALVIRD & LEWIS.
Clyde* ..... Nodaway	See Maryville.
Coffeyburg* ..... Daviess	S. S. Dowell.
Cole Camp*•† ..... Benton	See Warsaw.
▲Columbia*•† ..... Boone	J. H. MURRAY.
Commerce*† ..... Scott	Wm. Ballentine.
Concordia*•† .. Lafayette	See Lexington.
Conway*• ..... Laclede	Phillips & Gordon.
Corder*•† ..... Lafayette	See Lexington.
Corning*•† ..... Holt	See Oregon.
Cowgill*•† ..... Caldwell	W. F. Tucker.
Craig*•† ..... Holt	E. J. Kellogg.
Cross Timbers*. Hickory	L. E. Brown.
Cuba*•† ..... Crawford	Thos. R. Gibson.
Curryville*•† ..... Pike	J. D. Gates.
Dadeville* ..... Dade	B. A. C. Mack,
▲Danville* .... Montgomery	See Montgomery City.
Darlington*•† .... Gentry	Joseph Sager.
Dearborn*•† ..... Platte	See Platte City.
Deepwater*•† ..... Henry	W. S. Banta.
De Kalb*•† ..... Buchanan	See St. Joseph.
De Soto*•† ..... Jefferson	DENNING & BYRNES.
Dexter*•† ..... Stoddard	Mozley & Liles.
Dixon*•† ..... Pulaski	W. H. Murphy.
▲Doniphan*•† ..... Ripley	J. C. Sheppard.
Downing*•† ..... Schuyler	See Lancaster.
Drexel*•† ..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Bethany.
Edgerton*•† ..... Platte	Bruce & Cumberford.
▲Edina*•† ..... Knox	W. C. HOLLISTER.
Eldon*•† ..... Miller	W. M. Lumpkin.
El Dorado Springs* Cedar	R. N. Banister.
Elmo*•† ..... Nodaway	E. J. Bender.
Elsberry*•† ..... Lincoln	W. A. Dudley.
▲Eminence* ..... Shannon	L. B. Shuck.
Ethel*•† ..... Macon	J. T. White.
Everton*•† ..... Dade	Howard Ragsdale.
Excelsior Springs*•† Clay	FRANK A. BENSON.
Fairfax*•† ..... Atchison	T. B. Safford.
Fairplay*•† ..... Polk	W. O. Staver.
Farber*•† ..... Audrain	See Mexico.
▲Farmington*. St. Francois	M. R. SMITH.
▲Fayette*•† ..... Howard	E. R. Spotts.
Festus*•† ..... Jefferson	P. S. Henderlite.
Fillmore* ..... Andrew	See Savannah.
Florida ..... Monroe	See Paris.
Forest City*•† ..... Holt	D. S. Alkire.
▲Forsyth* ..... Taney	Charles H. Groom.
Foster* ..... Bates	See Butler.
Frankford*•† ..... Pike	See Bowling Green.
▲Fredericktown*•† Madis'n	Thomas Halladay.
Freeman*•† ..... Cass	See Harrisonville.
▲Fulton*•† ..... Callaway	T. A. BOULWARE.
▲Gainesville* ..... Ozark	McClendon & Boone.
▲Galena* ..... Stone	A. Hodges
▲Gallatin*•† ..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M. Bingham.
Garden City*•† ..... Cass	Jos. S. Holcomb.
▲Gayoso ..... Pemiscot	See Caruthersville.
Gilliam*•† ..... Saline	See Slater.
Gilman City• .... Harrison	Charles D. Knight.
Glasgow*•† ..... Howard	SHACKELFORD & DENNY.
Glenwood*•† .... Schuyler	See Lancaster.
Golden City*•† .... Barton	P. J. Essex.
Gorin*•† ..... Scotland	See Memphis.
Gower*•† ..... Clinton	See Plattsburg.
Graham* ..... Nodaway	See Maryville.
Granger*•† ..... Scotland	See Memphis.
▲Grant City*•† ..... Worth	KELSO, SCHOOLER & KELSO.
Green Castle*•... Sullivan	See Milan.
Green City*•† .... Sullivan	S. H. Davis.
▲Greenfield*•† ..... Dade	L. W. Shafer.
Green Ridge*•† ..... Pettis	Hunter & Young.
▲Greenville* ..... Wayne	J. Hines.
Gulliford*•† .... Nodaway	G. M. Denny.
Hale*•† ..... Carroll	W. T. Dixon.
Hallsville*•† ..... Boone	See Columbia.
Hamilton*•† .... Caldwell	JOHN H KING.
Hannibal*•† ..... Marion	W. H. FISHER.
Hardin*•† ..... Ray	J. T. Allbritain.
Harris*•† ..... Sullivan	See Trenton.
▲Harrisonville*•† ..... Cass	A. A. WHITSITT.
Hartville* ..... Wright	J. W. Jackson.
Harwood*•† ..... Vernon	See Nevada.
Hayti ..... Pemiscot	B. A. McKay.
▲Herman*•† .... Gasconade	AUGUST MEYER.
▲Hermitage* ..... Hickory	Wm. L. Pitts.
Higbee*•† ..... Randolph	J. F. Jarman.
Higginsville*•†. Lafayette	C. VIVION.
▲Hillsboro*† ..... Jefferson	W. H. H. Thomas.
Holden*•† ..... Johnson	J. P. Orr.
Holt*•† ..... Clay	D. L. Wilhoit.
Hopkins*•† ..... Nodaway	S. E. Browne.
▲Houston* ..... Texas	J. H. Covert.
Houstonia*•† ..... Pettis	See Sedalia.
Humansville*•† ..... Polk	O. J. McLane.
Hume*•† ..... Bates	See Rich Hill.
Humphreys*•† ... Sullivan	J. D. Johnson.
Hunnewell*•† ..... Shelby	See Shelbyville.
▲Huntsville*•† .. Randolph	JOHN N. HAMILTON.
Hurdland*•† ..... Knox	See Edina.
▲Independence*•† Jackson	JOHN G. PAXTON.
▲Ironton*•† ..... Iron	William R. Edgar.
▲Jackson*•†. Cape Girard'u	W. H. Miller.
Jameson*•† ..... Daviess	See Gallatin
Jamesport*•† ..... Daviess	SAM W. BUZARD.
Jamestown*•† ... Moniteau	See California.
Jasper*•† ..... Jasper	See Carthage.
¶▲Jefferson City*•† ... Cole	A. M HOUGH.
Jerico* ..... Cedar	See Eldorado Springs.
Jonesburg*•† Montg'mery	H W. Johnson.
Joplin*•† ..... Jasper	SPENCER & SON.
▲Kahoka*•† ..... Clark	Charles Hiller.
Kansas City*•† ... Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building, Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	NEW & KRANTHOFF, Heist Building. Special attention to commercial and corporation law. Refer to any bank in Kansas City.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	JAMES C. WILLIAMS, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application
" ..... "	WOLLMAN & WOLLMAN, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*•† ..... Clay	See Liberty.
▲Kennett*•† ..... Dunklin	C. P. Hawkin.
▲Keytesville*•† ... Chariton	O. F. SMITH.
Kidder*•† ..... Caldwell	See Kingston.
King City*•† ..... Gentry	J. W. Sullinger.
▲Kingston*• ..... Caldwell	S. C. Rogers.
Kingsville*•† .... Johnson	See Warrensburgh.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Kirksville*●†.....Adair	STORM & COOLEY.
Kirkwood*●†....St. Louis	See St. Louis.
Knobnoster*●†...Johnson	S G. Kelley.
Knox City*●†.....Knox	See Edina.
La Belle*●†.....Lewis	E. A. Dowell.
Laclede*●†.....Linn	O. F. Libby.
Laddonia*●†.....Audrain	E. C. Kennan.
La Grange*●†.....Lewis	C. M. Thomas.
▲Lamar*●†.....Barton	TIMMONDS & TIMMONDS.
Lamonte*●†.....Pettis	Hunter & Young.
▲Lancaster*●†.....Schuyler	Fogle & Frencn.
La Plata*●†.....Macon	Joseph Park.
Laredo*●†.....Grundy	See Trenton.
Lathrop*●†.....Clinton	See Plattsburg.
Latour*●†.....Johnson	See Harrisonville.
Lawson*●†.....Ray	C. T. Garner.
▲Lebanon*●†.....Laclede	J. P. NIXON.
Lee's Summit*●†.Jackson	Hackler & Hackler.
Leeton†.....Johnson	See Sedalia.
Lemonville*●†....Putnam	See Unionville.
Lewistown*●†.....Lewis	E. A. Dowel
▲Lexington*●†...Lafayette	S. N. WILSON.
Liberal*●†.....Barton	See Lamar.
▲Liberty*●†.....Clay	M. E. LAWSON.
Licking*.....Texas	I. H. Windsor.
Lincoln*●†.....Benton	James A. Harvey.
▲Linn*†.....Osage	Ryors & Vorhail.
▲Linn Creek*†.....Camden	E. M. Carter.
▲Linneus*●†.....Linn	George B Milburne, Jr.
Lock Springs*●†..Daviess	See Gallatin.
Lockwood*●†.....Dade	W. S. Wheeler.
Louisiana*●†.....Pike	FOGG & BALL.
Lowry City*●†....St. Clair	See Osceola.
Lucerne*●†.....Putnam	T. B. Davis.
Ludlow*●†.....Livingston	See Chillicothe.
Luray*●†.....Clark	See Kahoka.
Lutesville*●†....Bollinger	See Fredericktown.
▲Macon*●†.....Macon	JOHN A. WHITE.
Madison*●†.....Monroe	See Paris.
Maitland*●† .....Holt	E. L. Hart.
Malden*●† .....Dunklin	D. R. Cox.
Malta Bend*●†.....Saline	See Marshall.
▲Mansfield*●† .....Wright	L. D. Marr.
Marblehill*†.....Bollinger	W. K. Chandler.
Marceline*●† ..... Linn	Harry K. West.
Marionville*●†. Lawrence	C. C. Matlock.
▲Marshall*●†.....Saline	ROBERT M. REYNOLDS.
▲Marshfield*●†....Webster	HARRY FYAN.
Martinsburg*●†.. Audrain	See Mexico.
▲Maryville*●†....Nodaway	I. K. ALDERMAN.
▲Mayavlle*●†.....DeKalb	Daniel Perry.
Mayview*●†..... Lafayette	See Lexington.
McFall*●†..... Gentry	John M. Schultze.
Meadville*●†..... Linn	E. D. Harvey.
▲Memphis*●†..... Scotland	N. M. PETTINGILL.
Mendon*●†..... Chariton	See Brunswick.
Mendota*●†..... Putnam	See Unionville.
Merwin*●†..... Bates	See Butler.
▲Mexico*●†.....Audrain	F. R. JESSE.
Miami*..... Saline	John A. Dunlap.
Middletown*Montgomery	J. B. Garber.
▲Milan*●†.....Sullivan	JOHN P. BUTLER.
Missouri City*●† ..... Clay	L. G. Hopkins.
Moberly*●†..... Randolph	WILLARD P. CAVE.
Mokane*●† ..... Callaway	Homer Harris.
Monett*●† ..... Barry	DARROCH & CLARK.
Monroe City* . Monroe	R. B. Bristow.
Montgomery City*●†Mont	J. D. BARNETT.
▲Monticello*..... . Lewis	Blair & Marchand.
Montrose*●†.....Henry	N. B. Conrad
Morley*●†..... Scott	Hunter & Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*●†..... Holt	D. W. Porter.
Mountain Grove*●† Wri't	C. F Evans.
▲Mt. Vernon*●†.Lawrence	Norman Gibbs.
Nelson*●†.....Saline	Irvin Williams.
▲Neosho*●†.....Newton	GEORGE HUBBERT.
▲Nevada*●†..... Vernon	F. E. Gordon.
Newark*..... Knox	See Edina
New Cambria*●†... Macon	B. D. Nortoni.
New Florence*●†. Mont'y	T. J Powell.
New Franklin*●† Howard	See Boonville.
New Hampton*† Harrison	See Bethany.
New Haven*●†.. Franklin	See Union
▲New London*●†..... Ralls	DAVID WALLACE.
▲New Madrid*●† New Mad.	BREWER & BREWER.
Newtown*●†..... Sullivan	See Milan.
Niangua*..... Webster	See Marshfield.
Norborne*●†..... Carroll	A L Morrow.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*●†....Jackson	T. M. Vermillion.
Odessa*●†.....Lafayette	J. A. Kemper.
Olean*●†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	S. F. O'FALLON.
Orrick*●†..... Ray	See Richmond.
Osborn*●†.....DeKalb	P. M. Hatch.
▲Osceola*●†..... St. Clair	Mann & Daniel.
Otterville*●†..... Cooper	T. J. Starke
▲Ozark*●† ..... Christian	W. A. LONG.
Pacific*●†.....Franklin	See Union.

Town and County.	Name.
▲Palmyra*●†.....Marion	T L. ANDERSON.
▲Paris*●†.....Monroe	BRACE & McALLISTER.
Parkville*●† ..... Platte	Geo. W. Day.
Parnell*.....Nodaway	Tibbets & Sexton.
Pattonsburg*●†...Daviess	T. A. Gaines.
Peirce City*....Lawrence	F. C. JOHNSTON.
Perry*●†.....Ralls	G. W. Humphrey.
▲Perryville*†..... Perry	J. J. SEIBEL.
Piedmont*●†.....Wayne	S. R. Durham.
Pilot Grove*●† ....Cooper	W. F. Johnson.
▲Pineville*.....McDonald	A. V. Manning.
▲Platte City*●†.....Platte	Alonzo D. Burnes.
▲Plattsburg*●† .... Clinton	J E. BOHART.
Pleasant Hill*●†.....Cass	W. L. McCutchen.
Polo*●†.....Caldwell	S. A. Field.
▲Poplar Bluff*●†.... Butler	S. M. CHAPMAN.
Portland*●† .... Calloway	See Fulton.
▲Potosi*●†.... Washington	E. T. Eversole.
Powersville*●†... Putnam	See Unionville.
▲Princeton*●†..... Mercer	IRA B. HYDE.
Purdin*●† ..... Linn	See Cassville.
Queen City*●†...Schuyler	See Lancaster.
Quitman*●†.....Nodaway	A. Collins.
Ravenwood*●†..Nodaway	See Maryville.
Raymore*●† ..... . Cass	See Harrisonville.
Rea*●†.....Andrew	See Savannah.
Republic*●†..... Greene	Mooneyham & Mooneyham.
Rhineland●† Montgomery	See Hermon.
Rich Hill*●†.....Bates	S. W. DOODLEY.
Richland*●†.....Pulaski	Manes & Davis.
▲Richmond*●† ..... Ray	BLACK & DE MASTERS.
Ridgeway*●†.... Harrison	B. F. Holding.
Rocheport*●† ..... Boone	M. McKillop.
▲Rockport*●†.... Atchison	Malcolm McKillop.
Rockville*●†.....Bates	See Clinton.
Rogersville*●†... Webster	See Marshfield.
▲Rolla*●†.....Phelps	T. M. JONES.
Rosendale*●† .... Andrew	See Savannah.
Rothville*●†.....Chariton	See Keytesville.
Russellville*●†..... Cole	See Jefferson City.
Rutlege*●†.....Scotland	See Gorin.
▲Salem*●†.....Dent	A. E. McGlashan.
Salisbury*●† .... Chariton	W. S. STOCKWELL.
Sarcoxie*●† .....Jasper	George F. Davis.
▲Savannah*●† .... Andrew	Allen, Hine & Tilson.
Schell City*●†.....Vernon	F. Childs.
▲Sedalia*●†.....Pettis	HUNTER & YOUNG.
Seneca*●†.....Newton	G. W. Shutter-Cottrell.
Seymour*●† ..... Webster	R. E. Simmons.
Shelbina*●†.....Shelby	W. O. L. Jewett.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*●† ..... Vernon	J. P. Jones & Son.
Sheridan*●†.....Worth	A. N. Tibbels.
Sikeston*●†.....Scott	See Poplar Bluff.
Silex*●† .....Lincoln	See Troy.
Skidmore*●†....Nodaway	G. D. Fullerton.
Slater*●†.....Saline	S. B BURKS.
Smithton*●†.....Pettis	Hunter & Young.
Smithville*●†.....Clay	Z. S. Collins
So.-West City*.McDonald	Charles Farrow.
Spickard*●†.....Grundy	W. M. Ashbrook.
▲Springfield*●† .... Greene	White & McCammon.
Stanberry*●†..... Gentry	Ratcliffe & Ratcliffe.
▲St. Charles*●†. St. Charles	T. F. McDEARMON.
St. James*●†.....Phelps	R. C. Carpenter.
▲Steelville*●†..... Crawford	J. T. Woodruff.
▲Ste. Genevieve*†S.Genev.	P. H. HUCK.
Stewardsville*●†.De Kalb	B. F. Clark
▲St. Joseph*●†..Buchanan	JULIEN B. SHACKELFORD Refers to the First National Bank.
" ..... "	STAUBER, CRANDALL & STROP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago.
St. Louis*●†.....St. Louis	A. L. ABBOTT, 314 Pine St. Attorney for R. G. Dun & Co. Refers to American Exchange Bank.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	CARROLL & WHELESS, Century Bldg. Refer to Continental National Bank.
" ..... "	COLLINS & JAMISON, Union Trust Bldg. Refer to Merchants-Laclede National, and Mechanics Banks.
" ..... "	LEE W GRANT, Laclede Bldg. Refers to American Exchange Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Stockton* ..... Cedar	Hastin & Nelson.
Stoutsville*† ..... Monroe	R. L. Woodson.
Sturgeon*† ..... Boone	Thomas C. Carter.
Sullivan*† ..... Franklin	W. J. Webb.
Sumner*† ..... Chariton	See Keytesville.
Sweet Springs*† ... Saline	James H. Ashurst.
Tarkio*† ..... Atchison	L. G. POPE.
Thayer*† ..... Oregon	S. M. Meeks.
Tina*† ..... Carroll	George D. Williams.
Tipton*† ..... Moniteau	R. M. Embry.
▲Trenton*† ..... Grundy	HARBER & KNIGHT.
Triplett*† ..... Chariton	See Brunswick.
▲Troy*† ..... Lincoln	W. R. Young.
Turney*† ..... Clinton	See Plattsburg.
▲Tuscumbia*† ..... Miller	E. C. Swalem.
▲Union*† ..... Franklin	Charles F. Gallenkamp.
Union Star*† .... De Kalb	Henry Boone.
▲Unionville*† .... Putnam	E. O. LEMLEY.
Urich*† ..... Henry	J. A. Overbey.
▲Vanburen*† ..... Carter	Daniel Huett.
Vandalia*† ..... Audrain	W. W. Botts.
Verona*† ..... Lawrence	J. R. Woodfill.
▲Versailles*† ..... Morgan	WM. FORMAN.
▲Vienna* ..... Maries	J. G. Slate.
Walker*† ..... Vernon	See Nevada.
Walnut Grove*† . Greene	W. H. Davis.
▲Warrensburg*† . Johnson	O. L. HOUTS.
▲Warrenton*† .... Warren	T. T. Stewart.
▲Warsaw*† ..... Benton	H. P. Lay.
Washington*† .. Franklin	J. C. KISKADDON.
Watson*† ..... Atchison	See Rock Port.
Waverly*† ..... Lafayette	E. M. Edwards.
▲Waynesville* .... Pulaski	W. H. Locker.
Weatherby*† .... DeKalb	See Maysville.
Webb City*† ..... Jasper	REDDING & OWEN.
Wellington*† .. Lafayette	See Lexington.
Wellsville* . Montgomery	Barker & Shackelford.
Wentzville*† . St. Charles	See St. Charles.
Westboro*† .... Atchison	J. W. Peck.
Weston* ..... Platte	James W. Coburn.
▲West Plains*† .... Howell	JAMES ORCHARD.
Wheatland* ..... Hickory	Wm. D. Harryman.
Wheeling*† .. Livingston	S. W. Haynes
Willow Springs*† Howell	R. F. MOFFITT.
Windsor*† ..... Henry	Allan & Chapman.
Winfield*† ..... Lincoln	See Elsberry.
Winston*† ..... Daviess	See Gallatin.
Wyaconda*† ..... Clark	See Kahoka.
Xenia ..... Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*† . Deer Lodge	GEORGE B. WINSTON.
Belt*† ..... Cascade	J. B. Fitzgerald.
▲Bigtimber*† Sweet Grass	Sydney Fox.
▲Billings*† ... Yellowstone	J. R. Goss.
▲Boulder*† ..... Jefferson	Cowan & Parker.
▲Bozeman*† ..... Gallatin	COCKRILL & COCKRILL.
▲Butte*† ..... Silver Bow	CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Choteau* ..... Tetlon	J. G. Blair.
Columbia Falls*† Flath'd	D. F. Smith.
Deer Lodge*† De'r Lodge	See Anaconda.
▲Dillon*† .... Beaver Head	H R. MILTON.
Forsyth*† ..... Custer	See Miles City.
▲Fort Benton*† ... Choteau	B. L. Powers.
▲Glasgow*† ..... Valley	J. J. Kerr.
Glendale* ... Beaver Head	See Dillon.
▲Glendive*† ..... Dawson	Thomas C. Holmes.
▲Great Falls*† .... Cascade	SAM'L STEPHENSON.
Hamilton*† ..... Ravalli	R. A. O'Hara.
¶▲Helena*† Lewis and Clarke	CLAYBERG, CORBETT & GUNN References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*† ..... Flathead	Sanford & Grubb.
▲Lewistown*† ..... Fergus	W. M. Blackford.
▲Livingston*† ..... Park	H. J. MILLER.
▲Miles City*† ..... Custer	GEORGE R. MILBURN.
▲Missoula*† ..... Missoula	THOMAS C. MARSHALL.
Neihart*† ..... Cascade	A. J. Shores.
▲Philipsburg*† .... Granite	RODGERS & RODGERS.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*† ..... Cardon	George W. Pierson.
Sandcoulee*† .... Cascade	See Great Falls.
▲Stevensville*† .... Ravalli	GEORGE T. BAGGS.
▲Townsend*† . Broadwater	Charles H. Baldwin.
▲Virginia City*† .. Madison	W. A. Clark.
▲White Sulphur*Spgs Mghr	M. WATERMAN.
Wibaux*† ..... Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
Adams*† ..... Gage	See Beatrice.
▲Ainsworth*† ..... Brown	P. D. McANDREW.
▲Albion*† ..... Boone	J. A. Price.
Alexandria*† ..... Thayer	E. V. Averill.
Allen*† ..... Dixon	See Ponca.
Alliance*† ..... Box Butte	Wm. Mitchell.
▲Alma*† ..... Harlan	THOMAS L. PORTER.
Ansley*† ..... Custer	J. A. Armour.
Arapahoe*† ..... Furnas	J. H. Mooney.
Arcadia*† ..... Valley	See Ord.
Arlington*† . Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† ..... Sherman	See Loup City.
Atkinson*† ..... Holt	A. Scarl.
▲Auburn*† ..... Nemaha	J. S. McCARTY.
▲Aurora*† ..... Hamilton	KELLOGG, STANLEY & COYKENDALL.
Avoca*† ..... Cass	See Weeping Water.
Axtell*† ..... Kearney	See Minden.
Bancroft*† ..... Cuming	Anderson, Keefe & Elkins.
Barnston*† ..... Gage	See Beatrice.
▲Bartlett* ..... Wheeler	A. L. Bishop.
Bartley*† .... Red Willow	W. R. Starr.
▲Bassett*† ..... Rock	J. A. Douglas.
Battle Creek*† .. Madison	See Norfolk.
Bayard* ..... Cheyenne	D. D. Davis.
Bazile Mills* ..... Knox	J. H. Berryman.
▲Beatrice*† ..... Gage	HAZLETT & JACK.
▲Beaver City*† .... Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	See Seward.
Beemer*† ..... Cuming	See West Point.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	T. C. Marshall.
Benedict*† ..... York	See York.
▲Benkelman*† ..... Dundy	J. W. James.
Bennett*† ..... Lancaster	W. A. Hartley.
Bennington*† .... Douglas	P. A. Anderson.
Berlin*† ..... Otco	See Nebraska City.
Bertrand*† ..... Phelps	Rhea Bros.
Big Springs*† ..... Deuel	See Chappell.
▲Blair*† ..... Washington	W. C. WALTON.
Bloomfield*† ..... Knox	W. E. Funk.
▲Bloomington*† . Franklin	A. H. Byrum.
Blue Hill*† ..... Webster	A. D. RAMSEY.
Blue Springs*† ..... Gage	C. S. Otis.
Boelus*† ..... Howard	S. A. Robinson.
Bradshaw*† ..... York	See York.
Brainard*† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	J. W. Gardiner.
Brock*† ..... Nemaha	S. B. Jarvis.
▲Broken Bow*† ..... Custer	J. R. DEAN.
Bromfield*† ..... Hamilton	See Aurora.
Bruning*† ..... Thayer	See Hebron.
Bruno*† ..... Butler	See David City.
Burchard*† ..... Pawnee	Henry Matters.
Burr*† ..... Otco	See Nebraska City.
▲Burwell*† ..... Garfield	T. L. Hall.
▲Butte* ..... Boyd	D. A. Harrington.
Callaway*† ..... Custer	R. E. Brega.
Cambridge*† ..... Furnas	A. M. Keyes.
Campbell*† ..... Franklin	L. E. Paquin, Jr.
Carlton*† ..... Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedar Bluffs*† . Saunders	See Wahoo.
Cedar Rapids* ..... Boone	A. E. Garten.
▲Central City*† ... Merrick	E. E. ROSS.
Ceresco*† ..... Saunders	See Wahoo.
▲Chadron*† ..... Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D Hamilton.
Chester*† ..... Thayer	See Hebron.
Clarks*† ..... Merrick	E. E. Ross.
Clarkson*† ..... Colfax	See Schuyler.
Clatonia*† ..... Gage	See Beatrice.
▲Clay Center*† ..... Clay	J. L. EPPERSON & SON.
Coleridge*† ..... Cedar	See Hartington.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS.
Concord*† ..... Dixon	See Ponca.
Cook*† ..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† ..... Gage	R. T. Smith.
Cozad*† ..... Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† ..... Burt	See Tekamah.
Crawford*† ..... Dawes	E. W. Dailey.
Creighton*† ..... Knox	O. W. Rice.
Creston*† ..... Platte	J. T. Morris.
Crete*† ..... Saline	J. W. DAWES.
Culbertson*† . Hitchcock	L H. Blackledge.
Curtis*† ..... Frontier	W. H. Latham.
Dakota*† ..... Dakota	F. A WOOD.
Danbury*† .. Red Willow	See Indianola.
Dannebrog*† .... Howard	See St. Paul.
Davenport*† ..... Thayer	M. S. Gray.
▲David City*† ..... Butler	SMITH BROS. & CAIN.
Dawson*† ... Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	See Fremont.
Doniphan*•† ..... Hall	See Grand Island.
Dorchester*•† ..... Saline	T. B. Parker.
Douglas*•† ..... Otoe	Charles H. Marshall.
Du Bois*•† ..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	See Nebraska City.
Eagle*•† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elgin*•† ..... Antelope	See Neligh.
Elk Creek*•† ..... Johnson	See Tecumseh.
Elkhorn*•† ..... Douglas	See Omaha.
Elm Creek*•† ..... Buffalo	John M. Forrestall.
Elmwood*•† ..... Cass	W. D. Dernier.
Elsie*•† ..... Perkins	M. L. Mead
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Stockville.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	C. H. Epperson.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•† .. Richardson	A. J. WEAVER.
▲Filley*•† ..... Gage	See Beatrice.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair
Franklin*•† ..... Franklin	A. R. Peck.
▲Fremont*•† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commerc al National Bank and Home Savings Bank.
Friend*•† ..... Saline	J. Palmer.
▲Fullerton*•† ..... Nance	L. W. Morgan.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*•† ..... Fillmore	FRANK W. SLOAN
Genoa*•† ..... Nance	E. V. Clark.
▲Gering* ..... Scott's Bluff	J. M. King.
Germantown*•† .. Seward	See Seward.
Gibbon*•† ..... Buffalo	Emil Tollefson.
Giltner* ..... Hamilton	See Aurora.
Gordon*•† ..... Sheridan	R. McCarty.
Gothenburg*•† ... Dawson	J. M. Ellingsworth.
Grafton*•† ..... Fillmore	See Geneva.
▲Grand Island*•† ..... Hall	ASHTON & MAYER.
▲Grant*•† ..... Perkins	W. H. Saunders
▲Greeley* ..... Greeley	T. J. Doyle.
Greenwood*•† ..... Cass	L. G. Scott.
Gresham*•† ..... York	See York.
Gretna*•† ..... Sarpy	H. C Lefler.
Guide Rock*•† ... Webster	See Red Cloud.
Haigler*•† ..... Dundy	O E. Butterfield.
Hampton*•† .... Hamilton	See Aurora.
Hardy*•† ..... Nuckolls	See Nelson.
▲Harrisburg* ..... Banner	E. R. Mann.
▲Harrison*•† ..... Sioux	A. T. Clark.
▲Hartington*•† ..... Cedar	MILLER & READY.
Harvard*•† ..... Clay	L. G Hurd.
▲Hastings*•† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	R. C Orr.
Hay Springs*•† .. Sheridan	See Rushville.
▲Hebron*•† ..... Thayer	W. E. GOODHUE.
▲Hemingford*•† Box Butte	Tuttle & Tash.
Henderson*•† ..... York	See York.
Herman*•† .. Washington	See Blair.
Hickman*•† ..... Lancaster	See Lincoln.
Hildreth*•† ..... Franklin	J. P. A. Black.
▲Holdredge*•† ..... Phelps	C. H. ROBERTS.
Holstein*•† ..... Adams	W. S. McAuley.
Homer* ..... Dakota	See Dakota City.
Hooper*•† ..... Dodge	G. B. Parsons.
Howell*•† ..... Colfax	See Schuyler.
Hubbell*•† ..... Thayer	See Hebron.
Humboldt*•† . Richardson	E. O. TUCKER.
Humphrey*•† ..... Platte	R. P. Drake.
▲Hyannis*•† ..... Grant	W. L. Matthews.
▲Imperial*•† ..... Chase	C. W. Meeker.
Indianola*•† .. Red Willow	J. S. PHILLIPS.
Ithaca*•† ..... Saunders	See Wahoo.
Jackson*•† ..... Dakota	Ed. T. Keeney.
Jansen*•† ..... Jefferson	See Fairbury.
Johnson*•† ..... Nemaha	C. L. Wilson.
Julian*•† ..... Nemaha	Francis Brown.
Juniata*•† ..... Adams	S. L. Brass.
▲Kearney*•† ..... Buffalo	MARSTON & MARSTON.
Kenesaw*•† ..... Adams	See Hastings.
▲Kimball*•† ..... Kimball	J. J. Kinney.
Laurel•† ..... Cedar	F. P. Votee.
Lawrence*•† .... Nuckolls	See Nelson.
Lebanon*•† .. Red Willow	See Indianola.
Leigh*•† ..... Colfax	F. J. Everitt.
▲Lexington*•† ..... Dawson	E. A. COOK.

Town and County.	Name.
Liberty*•† ..... Gage	E. E. Hardin.
¶▲Lincoln*•† .... Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•† ..... Platte	Edw. A. Brodboll.
Linwood*•† ..... Butler	See David City.
Litchfield*•† .... Sherman	See Loup.
Lodge Pole*•† .. Cheyenne	See Sidney.
Long Pine*•† ..... Brown	J S. Davisson.
Loomis*•† ..... Phelps	Rhea Bros.
Louisville*•† ..... Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	R. J. Nightingale.
Lyons*•† ..... Burt	Fremont Everett.
▲Madison*•† ..... Madison	WILLIS E. REED.
Madrid*•† ..... Perkins	J H. Bower.
Malmo*•† ..... Saunders	See Wahoo.
Marquette*•† ... Hamilton	See Aurora.
Mason City*• ..... Custer	See Broken Bow.
Maywood*•† ..... Frontier	See Stockville.
▲McCook*•† ... Red Willow	W S MORLAN.
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
Meadow Grove*•† Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.
Milford*•† ..... Seward	T. A. Healey.
Millard*•† ..... Douglas	J. T Detweiler.
Miller*•† ..... Buffalo	Wm. Gaslin.
Milligan*•† ..... Fillmore	F. O. KUCERA.
▲Minden*•† ..... Kearney	STEWART, HAGUE & ANDERBERG.
Monroe ..... Platte	See Columbus.
Morse Bluff*•† .. Saunders	See Wahoo.
▲Mullen*•† ..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. R Neitzel.
Murray*•† ..... Cass	J. E Gilmore.
▲Nebraska City*•† .... Otoe	JOHN A. ROONEY.
Nehawka*•† ..... Cass	C. W. Banning.
▲Neligh*•† ..... Antelope	Charles H Kelsey.
▲Nelson*•† ..... Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Greenwood.
New Castle*•† ..... Dixon	E. J. Eames.
Newman Grove*•† Madi'n	Allen, Reed & Ellis.
▲Niobrara* ..... Knox	E. A. Houston.
Norden* ..... Keya Paha	M. P. Meholm
Norfolk*•† ..... Madison	GEORGE A. LATIMER.
North Bend*•† ..... Dodge	Ernest Kern.
▲North Platte*•† .. Lincoln	WILCOX & HALIGAN.
Oakdale*•† ..... Antelope	M. B. Putney.
Oakland*•† ..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Beatrice.
▲Ogallala*•† ..... Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	W. R. Fulton.
▲Omaha*•† ..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	WILLIAM A. DEBORD, N. Y. Life Bldg. Refers to Commercial National Bank and U. S. National Bank.
" ..... "	McCABE, McGILTON & RATH, First Nat. Bk. Bldg. Refer to Omaha National Bank and National Bank of Commerce.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
" ..... "	ANDREW E. WALKUP, Karbach Bldg. References—Omaha: Hon. J. M. Thurston, U.S. Senator, Hon. D. H. Mercer, Congressman.
▲O'Neill*•† ..... Holt	M F. HARRINGTON.
Ong*•† ..... Clay	S W. Christy.
▲Ord*•† ..... Valley	THOMAS L. HALL.
Orleans*•† ..... Harlan	Beresford & Simpson.
▲Osceola*•† ..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	C. B. Willey.
Overton*•† ..... Dawson	See Lexington.
Oxford*•† ..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•† .... Hitchcock	L. H. Blackledge.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*•† ..... Lancaster	John T. Marshall.
▲Papillion*•† ..... Sarpy	G. M. Mullins.
▲Pawnee City*•† ... Pawnee	STOREY & STOREY.
▲Pender*•† ..... Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•† ..... Boone	O. F. Plum.
Phillips*•† ..... Hamilton	See Aurora.
▲Pierce*•† ..... Pierce	Douglas Cones.
Pilger*•† ..... Stanton	See Stanton.
Plainview*•† ..... Pierce	H. J. Wedgemood.
Platte Center*•† .... Platte	See Columbus.
▲Plattsmouth*•† ..... Cass	J. H. HALDEMAN.
Pleasanton*•† ..... Buffalo	See Kearney.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
Plymouth•†.....Jefferson	See Fairbury.
▲Ponca*•†.....Dixon	J. J. McCarthy.
Prague*•†.....Saunders	See Wahoo.
Ragan*•†.....Harlan	See Alma.
Randolph*•†.....Cedar	G. W. Wiltsie.
Ravenna*•†.....Buffalo	J. T. Smith
▲Red Cloud*•†....Webster	GEORGE R. CHANEY.
Republican City*•†Harlan	N. J. Ludi.
Reynolds*•†.....Jefferson	See Fairbury.
Rising City*.....Butler	See David City.
Rogers*•†.....Colfax	See Schuyler.
Relo*•†.....Richardson	John Gagnon.
▲Rushville*•†.....Sheridan	C. Patterson.
Salem*•†.....Richardson	See Falls City.
Sargent*.....Custer	Wm Sherman.
Saronville*•†.....Clay	See Clay Center.
▲Schuyler*•†.....Colfax	FRANK CUBA.
Scribner*•†.....Dodge	Henry M. Kidder.
▲Seward*•†.....Seward	BIGGS & THOMAS.
Shelby*•†.....Polk	See Stromsburg.
Shelton*•†.....Buffalo	J. F. Walker.
Shickley*•†.....Fillmore	See Geneva.
Shubert*•†....Richardson	See Falls City.
▲Sidney*•†.....Cheyenne	B. A. JONES.
Silver Creek*•†....Merrick	See Central City.
Smithfield•†.....Gosper	See Elwood.
Snyder*•†.....Dodge	See Fremont.
South Bend*•†.....Cass	See Greenwood.
South Omaha*•† .Douglas	See Omaha.
Spencer*.....Boyd	F. W. Boggs.
Springfield*•†.....Sarpy	H. C. Leffens.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*•†.....Harlan	See Orleans.
▲Stanton*•†.....Stanton	W. W. Young.
Staplehurst*•†.... Seward	See Seward.
St. Edward*•†.....Boone	R. F. Williams.
Steinhauer*•†....Pawnee	See Pawnee City.
Stella*•†.....Richardson	See Falls City.
Sterling*•†.....Johnson	L. A. Varner.
▲Stockville*.....Frontier	L. H. Cheney.
▲St. Paul*•†.....Howard	B. D. HAYWARD.
Strang*•†.....Filmore	See Geneva.
Stratton*•†.... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	John Tonge,
Stuart*•†.....Holt	J. A. Rice.
Sumner*•†.....Dawson	See Lexington.
Superior*•†.....Nuckolls	C. E. Adams.
Surprise*•†.....Butler	See David City.
Sutherland*•† ....Lincoln	See Wallace.
Sutton*•†.....Clay	F. B Hawk.
Swanton*•†.....Saline	See Wilber.
Syracuse*•†.....Otoe	T. E. Brown.
Table Rock*•†....Pawnee	See Pawnee City.
Talmage*•†.....Otoe	See Nebraska City.
▲Taylor*.....Loup	C. I. Bragg.
▲Tecumseh*•† ....Johnson	TRACY & WILD.
▲Tekamah*•† .....Burt	J. O. Hopewell.
Thayer*•†.....York	See York.
▲Thedford*•†.....Thomas	John H. Evans.
Tilden*•†.....Madison	F. L. Putney.
Tobias*•†.....Saline	A. S. Sands.
▲Trenton*•† ....Hitchcock	R. O. Adams.
▲Tryon .....McPherson	See North Platte.
Ulysses*•†.....Butler	C. M. Skiles.
Unadilla*•† .....Otoe	See Nebraska City.
Union*•†.....Cass	Charles Graves.
University Pl*† Lancaster	T. M. Wimberley.
Upland*•†.....Franklin	See Bloomington.
Utica*•†.....Seward	H. M. Coleman.
▲Valentine*•†.....Cherry	F. W. Walcott.
Valley*•†.....Douglas	See Omaha.
Valparaiso*•†....Saunders	Clark & Allen.
Verdon*•†.... Richardson	Frank Martin.
Vesta*•†.....Johnson	See Tecumseh.
Waco*•†.....York	See York.
▲Wahoo*•†.....Saunders	S. H. SORNBORGER.
Wakefield*•†.....Dixon	J. H. Brown.
Wallace*•†.....Lincoln	See North Platte.
Wauneta*•†.....Chase	C. W. Meeker.
Waussa*•†.....Knox	H. M. McLeod.
Waverly*•†.....Lancaster	See Lincoln.
▲Wayne*•†.....Wayne	FRANK M. NORTHROP.
Weeping Water*•†....Cass	A. L. Timblin.
Western*•†.....Saline	See Wilber.
Weston*•†.....Saunders	See Wahoo.
▲West Point*•†....Cuming	T. M. MOODIE.
▲Wilber*•†.....Saline	J. H. Germin.
Wilcox*•†.....Kearney	See Minden.
Wilsonville*•†.....Furnas	C. M. Kelley.
Winside*•† .....Wayne	M. H. Dodge.
Wisner*•†.....Cuming	See West Point.
Wood Lake*•†.....Cherry	See Valentine.
Wood River*•†.....Hall	Abbott & Caldwell.
Wymore*•†.....Gage	A. D. McCandless.
▲York*•†.....York	CHARLES F. STROMAN.
Yutan*•†.....Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*•†..... ....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria•†.. Esmeralda	C. B. Zabriskie.
¶▲Carson City*•†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•†..... Lyon	John Lothrop.
▲Elko*•†..... Elko	W. A. Massey.
▲Ely*..... White Pine	Frank X. Murphy.
▲Eureka*•†.....Eureka	P. Breen.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	P. M. Bowler.
▲Pioche*•†..... Lincoln	T. J. Osborne.
▲Reno*•†.....Washoe	E. R. DODGE.
▲Stillwater..... Churchill	T. H Kent.
▲Virginia City*•†.... Storey	E. D KNIGHT.
Wadsworth*•†....Washoe	See Reno
▲Winnemucca*•† Humb'ldt	W. S. BONNIFIELD.

NEW HAMPSHIRE.

Town and County.	Name.
Alton*•†.... .....Belknap	See Laconia.
Andover*•†.... Merrimack	Barron Shirley.
Ashland*•†..... Grafton	James L. Wilson.
Berlin*•†.....Coos	CHAMBERLIN & RICH.
Bristol*•†.....Grafton	Dearborn & Chase.
Canaan*•†.....Grafton	Geo. W. Murray.
Charlestown*•†.. Sullivan	See Claremont.
Claremont*•†.....Sullivan	COLBY & SON.
▲Colebrook*•†..... Coos	T. F. Johnson.
¶▲Concord*•†..Merrimack	STREETER, WALKER & HOLLIS.
Conway*•†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. Bartlett.
▲Dover*•†..... Strafford	W. H. ROBERTS.
East Jaffrey*•†..Cheshire	See Peterboro.
Epping*•†... Rockingham	W. H. Drury
▲Exeter*•†... Rockingham	EASTMAN, YOUNG & O'NEIL.
Farmington*•†..Strafford	Samuel S Parker.
Fitzwilliam*•.....Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro
Franklin*•†... Marrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	E. B. S. Sanborn.
Freedom*..... ... Carroll	See Conway.
Goffstown*•†... Hillsboro	Samuel Upton.
Gorham*•†.....Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*•† .. Hillsboro	Herbert J. Taft.
Hanover*•†.....Grafton	See Lebanon.
▲Haverhill*•†.....Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'h	H. D. Pierce.
Hinsdale*•†.....Cheshire	E. J. Temple.
▲Keene*•†..... Cheshire	RATCHELDER & FAULKNER.
▲Laconia*•†.....Belknap	JEWETT & PLUMMER.
Lakeport*•†.....Belknap	W. H. Flanders.
▲Lancaster*•†.....Coos	Drew, Jordan & Buckley.
▲Lebanon*•† ..... Grafton	C. A. DOLE.
Lisbon*•†.....Grafton	George F. Morris.
Littleton*•† .... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•†..Hillsboro	BURNHAM, BROWN & WARREN
Meridith*•†..... Belknap	Bertram Blaisdell.
Milford*•†..... Hillsboro	E. I Kendall.
▲Nashua*•†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co. GEO. B FRENCH. Attorney for Nashua Trust Co.
" ..... "	
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•†..... Sullivan	A. S. WAIT.
Orford* ..... Grafton	Chapman & Lang.
▲Ossipee*•†.....Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•†... Hillsboro	J. F. Brennan.
Pittsfield*•†...Merrimack	E. A. Lane.
▲Plymouth*•†..... Grafton	Burleigh & Adams.
▲Portsmouth*•†.Rock'ham	CALVIN PAGE.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•†.... Strafford	GEORGE E. COCHRANE.
Salmon Falls*•†. Strafford	See Dover.
Somersworth*•† Strafford	W. F. Russell.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•†.... Merrimack	Abner F. Burbank.
Tilton*•†.....Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.
Wakefield*•†.....Carroll	Arthur L. Foote.
Walpole*•†..... Cheshire	J. G. Bellows.
Whitefield*•†.....Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo E Bales.
Winchester*•†... Cheshire	H W Brigham.
Wolfboro*•†.....Carroll	SEWELL W. ABBOTT.
Woodsville*•†....Grafton	Smith & Sloane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW JERSEY.

Town and County.	Name.
Absecon*† ..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	See Freehold.
Alloway*•† .....Salem	See Salem.
Arlington*•† ..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†..Atlantic	THOMPSON & COLE.
Atlantic Highl'ds*•† Mon.	CHARLES HARVEY.
Barnegat*•† ..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†.....Warren	GEORGE M. SHIPMAN.
Bergen Point*•† .Hudson	See Bayonne.
Beverly*•†..... Burlington	See Burlington.
Bloomfield*•†..... Essex	GALLAGHER & RICHARDS
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†.Somerset	H C. Suydam.
▲Bridgeton*•† Cumberland	WILLIAM A. LOGUE.
Burlington*•†..Burlington	ERNEST WATTS.
Butler*•†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†.... Cape May	J M. E. Hildreth.
▲Cape May C.H.*•†.Cape M	J. M. E. Hildreth.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingwood*•.... Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury*† .... Middlesex	A. S. Applegate.
Cranford*•† ..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•†.....Morris	J. H. NEIGHBOUR
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	See Atlantic City.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cocheran.
Englewood*•† ..... Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	FLUCK & PARKER.
Fort Lee*†..... Bergen	See Hoboken.
Franklin*•† ..... Essex	See Newark.
▲Freehold*•†....Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L D Hagaman.
Glassboro*•† .. Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†.... Hudson	See Hoboken.
▲Hackensack*•† ... Bergen	DEMAREST & DE BAUN.
Hackettstown*•†.Warren	J. C. Allen.
Haddonfield*•†...Camden	H. S. Scovel.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*•† ..... Hudson	See Jersey City.
Hightstown*•†....Mercer	S. M. Schenck.
Hoboken*•†..... Hudson	LEWIS, BESSON & STEVENS.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington ..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•†....Hudson	QUEEN & TENNANT. References: Hudson County and Second National banks and New Jersey Title Guarantee & Trust Co.
" ..... "	VAN BUSKIRK & PARKER, Davidson Bldg. General law and equity practice
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney..... Hudson	See Jersey City.
Keyport*•†....Monmouth	B. B. Ogden.
Lakewood*•†..... Ocean	T. J. R. Brown.
Lambertville*•† Hunterd'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HEISLEY & MORRIS.
Madison*•†..... Morris	C A. Rathbun.
Manasquan*•†.Monmouth	H. H, Wainright.
Matawan*•† .. Monmouth	R. W. Dayton.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ..Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Milburn†..... Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.
Montclair*•†..... Essex	EDWIN B. GOODELL.
Moorestown*•† urlingt'n	S. K. Robbins.
▲Morristown*•† .... Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	CHARLES EWAN MERRITT.
▲Newark*•†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*•† .Mid'sx	JAMES H. VAN CLEEF.
New Durham*•†..Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•† . Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† .....Essex	BLAKE & HOWE.
Oxford*•†.....Warren	See Belvidere.
Palmyra*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	T. M. MOORE and JOHN T. VAN RIPER.
▲Paterson*•† ..... Passaic	JAMES G. BLAUVELT.
Paulsboro*†....Gloucester	See Woodbury.
Pemberton*•†.Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.... Mercer	T. D. Darling.
Perth Amboy*•†Middlsex	C. C. HAMMON.
Phillipsburg*•† .. Warren	William M. Davis.
Plainfield*•†.....Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†..Ocean	Thomas Curtis.
Princeton*•†..... Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† .....Somerset	See Somerville.
Red Bank*•†..Monmouth	EDMUND WILSON.
Ridgewood*•†.....Bergen	Cornelius Doremus.
Riverside*•†.. Burlington	See Burlington.
Rockaway*•† ..... Morris	John P. Stickle.
Rutherford*•† ....Bergen	ADDISON ELY.
▲Salem*•†.....Salem	W. T. HILLIARD.
Seabright*•†..Monmouth	See Atlantic Highlands.
Sea Isle City*†..Cape May	Thos. W. Sudlum.
▲Somerville*•†...Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesex	See Perth Amboy.
South Orange*•†.... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•† ..... Union	WM. D. & L. A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†.....Ocean	Isaac W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	WOODBURY D. HOLT. Attorney for First National Bank.
" ..... "	FRANCIS C LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*•†..... Ocean	See Toms River.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†.... Warren	William A. Stryker.
Weehawken*†..... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hunson	See Hoboken.
West New York..Hudson	See Hoboken.
Woodbridge•†. Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Albuquerque*•† Bernalillo	JOHNSTON & FINICAL.
▲Aztec*..... San Juan	Robert C. Prewitt.
▲Clayton*•† ..... Union	W. H. C. McKesson.
Deming*•† .....Grant	S. M. Ashenfelter.
East LasVegas*†.SanMig'l	W. G. HAYDEN.
▲Eddy*•† ..... Eddy	JOHN FRANKLIN.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*•† DonnaAnna	S. B. Newcomb.
▲LasVegas*•†.. San Miguel	REDMOND McDONAGH.
▲Lincoln*..... Lincoln	E. W. HULBERT.
▲Los Lunas*•† ....Valencia	See Albuquerque.
Magdalena*•†.... Socorro	Sae Albuquerque.
▲Mora* ..... Mora	See Las Vegas.
▲Puertode Luno*Guadalo'p	See Las Vegas
Raton*•†..... .....Colfax	GEORGE McCORMICK.
▲Roswell*•† .....Chaves	Alexander J. Nisbet.
SanMarcial*•†.... Socorro	See Socorro.
¶▲Santa Fe*•†..... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	CONWAY & HAWKINS.
▲Socorro*•† .....Socorro	C. RILEY.
▲Springer*•† .....Colfax	See Raton.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
White Oaks*. ....Lincoln	B H. Dye.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW YORK.

Town and County.	Name.
Adams*•† ..... Jefferson	W. H. H Taylor.
Addison*•† ..... Steuben	H. D BALDWIN.
Afton*•† ..... Chenango	George A. Haven.
Akron*•† ..... Erie	Paxon & Paxon.
¶▲Albany*•† ..... Albany	A. & W. LANSING, Attorneys for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & RESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	GURDON W. PITCH.
Alfred* ..... Allegany	See Belmont.
Allegany*•† ..Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•† ..... Suffolk	S. P. Hildreth.
Amsterdam*•†...Montg'y	NISBET & HANSON.
Andes* ..... Delaware	B. Johnson.
Andover*•† ..... Allegany	CLAYTON L. EARLEY.
Angelica*•† ..... Allegany	H. E Dudley.
Antwerp*• .... Jefferson	H. J Foote.
Arcade*•† ..... Wyoming	G. A. Barnes.
▲Argyle. ..... Washington	John B Conway.
Attica*•† ..... Wyoming	O. H & W. E. Hopkins.
▲Auburn*•† ..... Cayuga	FRANK S. WRIGHT.
Aurora*•† ..... Cayuga	John A. Hudson.
Avoca*•† ..... Steuben	E. W. Bozard.
Avon*•† ..... Livingston	Wm. Carter.
Babylon*•† ..... Suffolk	See Riverhead.
Bainbridge*•†..Chenango	George I. Skinner.
Baldwinsville*•†.Onond'a	D. C Greenfield.
▲Ballston Spa*•†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*•† ..... Genessee	TARBOX & SHERWIN.
▲Bath*•† ..... Steuben	McMASTER & PARKHURST.
Bay Shore*•† ..... Suffolk	George H. Furman.
Belfast*•† ..... Allegany	A. P. McIntosh.
▲Belmont*•† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*•† ..... Genessee	See Batavia.
▲Binghamton*•† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
" ..... "	T. B & L. M. MERCHANT. Refer to First National Bank.
Bolivar*•† ..... Allegany	Curtis & Bliss.
Boonville*•† ..... Oneida	B. A Capron.
Brewster*•† ..... Putnam	A. J. Miller.
Brockport*•† ..... Monroe	HOMER D BENEDICT.
Brockton*•†. Chautauqua	F. C. Lewis.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*•† ..... Kings	WILMOT L. MOREHOUSE. 26 Court St. Refers to Nassau Bk.
Buffalo*•† ..... Erie	CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Attorney for R. G. Dun & Co., Buffalo. Refers to the City Bank, Third National Bank and Bank of Buffalo.
" ..... "	FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	SHERMAN S. JEWETT, 2d, 805 D. S. Morgan Bldg. Refers to Bank of Buffalo, Columbia National Bank and Sherman S. Jewett & Co.
" ..... "	TANNER & COMSTOCK, Guaranty Bldg. Refer to Peoples Bk. of Buffalo and the City Bk.
" ..... "	JOHN A. VAN ARSDALE, Guaranty Bldg. Refers to Third National and Buffalo Commercial banks.
" ..... "	CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo.
Caledonia*•† . Livingston	D D McColl.
Cambridge*•† Washingt'n	D. M. Westfall.
Cambden*•† ..... Oneida	P H. FITZGERALD.
Campbell*•† ..... Steuben	E B. Ross.
Canajoharie*•† .. Montg'y	B. F. Spraker
▲Cananddaigua*•† . Ontario	F. H. HAMLIN.
Canaseraga*•† .. Allegany	D. H. Holliday.
Canastota*•† ..... Madison	A. O. Briggs.
Candor*•† ..... Tioga	See Owego
Canisteo*•† ..... Steuben	A. H Burrill.
▲Canton*•† . St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*•†.Jefferson	MORRIS E. LEE.
▲Carmel*•† ..... Putnam	George E. Anderson.
Carthage*•†..... Jefferson	A. E. KILBY.
Castile*•†..... Wyoming	E. B. Windsor.
Castleton*•† .... Rensslaer	B. W. Stryker.
▲Catskill*•† ..... Greene	S CROWELL.
Cattaraugus*•†Catta'agus	D. E. Powell.
Cazenovia*•† .... Madison	E. S More.
Champlain*•† .... Clinton	W. H. Dunn.
Chateaugay*•† .. Franklin	A. B. Cooney.
Chatham*•† .... Columbia	C. E. BARRETT.
CherryCreek*•†Chatt'qua	R. A. Hall.
Cherry Valley*•†..Otsego	Barnum Bros.
Chester*•† ..... Orange	See Newburg.
Chittenango*† ... Madison	Charles Kellogg.
Churchville*•†.... Monroe	See Brockport.
Clayton*•† ..... Jefferson	H. E & G. F. MOORE.
Cleveland*•† ..... Oswego	James Gallagher.
Clifton Springs*•†Ontario	Ellis & Griffiths.
Clinton*•† ..... Onedia	L. M. Martin.
Clyde*•† ..... Wayne	C. W. Field.
Cobleskill*•†...Schoharie	C. H. Holmes.
Cohocton*•† ..... Steuben	S. J Depew.
Cohoes*•† ..... Albany	HENRY A. STRONG.
Cold Spring*•† .... Putnam	W. H. Haldane.
College Point*•†..Queens	Wm. Sutter.
▲Cooperstown*•†...Otsego	Charles T. Brewer.
Corning*•† ..... Steuben	WM. J. TULLY.
Cornwall*•† ..... Orange	Daniel E. Pope.
▲Cortland*•† ..... Cortland	BOUTON & CHAMPLIN.
Coxsackie*•† .... Greene	John B Bronk.
Crown Point*•† .... Essex	See Port Henry.
Cuba*•† ..... Allegany	Armstrong & Todd.
Dansville*•† .. Livingston	B. G. FOSS.
Dayton*•† ...Cattaraugus	N. M. Allen
▲Delhi*•† ..... Delaware	John A. Kemp.
Depew*•† ..... Erie	TAYLOR & WITHEY.
Deposit*•† ..... Broome	C. E. Scott.
De Ruyter*•† .... Madison	L. B. Kern.
Dobb's Ferry*•†Westch'r	W. A. Jaycox.
Dolgeville*•† .. Herkimer	C. L. Hildreth.
Dover Plains*•†..Duchess	See Poughkeepsie.
Dundee*•† ..... Yates	LEWIS J. WILKIN.
Dunkirk*•† .. Chautauqua	STEARNS & WARNER.
Earlville*•† ..... Madison	S. B Cloyes.
East Aurora*•† ..... Erie	FRANK R WHALEY.
E. Bloomfield*† ..... Ontario	See Canandaigua.
E. Randolph*Cattaraugus	J. V. Goodwill.
Edmeston*•† ..... Otsego	See Cooperstown.
▲Elizabethtown*† ... Essex	A. K. Dudley.
Ellenville*•† ..... Ulster	G. G. & J B. Keeler.
Ellicottville*•† Cattar'gus	S. N WHEATON.
Ellington*.... Chautauqua	See Jamestown.
▲Elmira*•† ..... Chemung	BALDWIN & BALDWIN.
" ..... "	CHARLES MARVIN.
Erieville*•† ..... Madison	See Morrisville.
Fairport*•†..... Monroe	E J. Fisk.
Farmer*•† ..... Seneca	See Ovid.
Far Rockaway*•†.Queens	E. J. HEALY.
Fayetteville*•† Onondaga	See Syracuse.
Fillmore*•† ..... Allegany	R. L. Richardson.
Fishkill*•† ..... Dutchess	See Poughkeepsie.
Fishkill onHds'n*•†Dutc's	H. H. Hustis.
Flushing*•† ..... Queens	H. S. MOORE.
▲Fonda*•† .... Montgomery	J. S. Sitterley.
Forestville*•† Chautauq'a	A. W. Hull.
Fort Ann*•†. Washington	F. I. Baker.
Fort Edward*•†Wash'ton	Robert O. Bascom.
Fort Plain*•†Montgom'ry	D. C. Shuits.
Frankfort*•†... Herkimer	J. J. Dudleston, Jr.
Franklin*†..... Delaware	L. F Raymond.
Franklinville*•† Cattar'us	George E. Spring.
Fredonia*•† .Chautauqua	R. F. SKINNER.
Freeport*•† ..... Nassau	George Wallace.
Friendship*•† ... Allegany	A. E. Elliott.
Fulton*•† ..... Oswego	MEAD & STRANAHAN.
Fultonville*•†Montgom'y	R. B. Fish.
Gainesville*•†.. Wyoming	See Warsaw.
▲Geneseo*•† .... Livingston	JOHN R. STRANG.
Geneva*•† ..... Ontario	MASON & ROSE.
Gilbertsville*•† .... Otsego	See Cooperstown.
Glen Cove*•† ..... Nassau	E. T. Payne.
Glens Falls*•† .... Warren	ASHLEY, WILLIAMS & FOWLER.
Gloversville*•† .... Fulton	BAKER & BURTON.
▲Goshen*•†..... Orange	BAKER & MERRITT.
Gouverneur*•†. St. Law'ce	Conger & Orvis.
Gowanda*•† .Cattaraugus	F. J. Blackman.
Granville*•† .Washington	Thomas & Everets.
Greene*•† ..... Chenango	M. F. Porter.
Greenport*•†..... Suffolk	LE ROY E. RAYNOR,
Greenwich*•† Washingt'n	Gibson & Vankirk.
Groton*•†..... Tompkins	W. H. Hare.
Hamburg*•†..... Erie	Perry M. Thorn.
Hamilton*•† ..... Madison	Joseph Mason.
Hammondsport*•†.Steu'n	W. S. Drew.
Hancock*•†..... Delaware	Frank Taylor.
Hannibal*•† ..... Oswego	D. D. Metcalf.
Havana*† ..... Schuyler	See Watkins.
Haverstraw*•† .Rockland	THOMAS H. LEE.
Hempstead*• ..... Nassau	A. R. Griffin.
▲Herkimer*•† ... Herkimer	A. B. STEELE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hermitage .....Wyoming	See Warsaw.
Hobart*†.....Delaware	Edward O'Connor.
Holland*† .....Erie	Fred S. Jackson.
Holland Patent*† Oneida	W. J. B. Williams.
Holley*†.....Orleans	H. O. Jones.
Homer*†.....Cortland	W. J. Smith.
Honeoye Falls*†. Monroe	J. E. Robson.
Hoosick Falls*† Rensse'r	Willis E. Heaton
Hornellsville*†..Steuben	DOLSON, ROBBINS & DOLSON
Horseheads*†..Chemung	Frank S. Bentley.
▲Hudson*† .....Columbia	ISAAC N. COLLIER.
Hume*† .....Allegany	E. F. & G. W. Harding.
Huntington*† ....Suffolk	THOMAS YOUNG.
Ilion*† .....Herkimer	James Conkling
▲Ithaca*†.....Tompkins	S. D. HALLIDAY.
▲Jamaica*† .....Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John G. Bramley.
Keeseville*†.....Essex	Harwood & Maders.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† .....Ulster	JAMES A. BETTS.
▲Lake George*† ...Warren	E. Hunt.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† .....Erie	See Depew.
Lansingburg*†..Rensse'r	ROBERT E. STILES.
Le Roy*† .....Genesee	W. H. Smith.
Liberty*†.....Sullivan	D S. Hill.
Lima*† .....Livingston	G. W. Atwell, Jr.
Little Falls*†..Herkimer	P. H. McEVOY.
▲Little Valley*† Cattar'us	E. A. Nash.
Livonia*†.....Livingston	Charles Ward,
Locke*†.....Cayuga	See Moravia.
▲Lockport*†.....Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	L. N. Mauley.
▲Lowville*†.....Lewis	Fred. C. Schraub.
▲Lyons*† .....Wayne	DWIGHT S CHAMBEBLAIN.
Madrid*.....St. Lawrence	F. J. Merriman
▲Malone*†.....Franklin	BADGER & IDE.
Mamaroneck*†Westc'ter	See Port Chester.
Marathon*†.....Cortland	A. M. Mathewson.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	C. A. Boynton.
Matteawan*† .. Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*.....Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†....Niagara	G. F. Thompson.
Middletown*†....Orange	DILL & COX.
Millbrook*† ... Dutchess	See Poughkeepsie.
Millerton*†.... Dutchess	E. W. Simmons.
Mohawk*†..... Herkimer	James B. Rafter.
▲Monticello*†.... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*†.....Cayuga	S. E. Day
Morris*†.....Otsego	N. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*† .. Madison	J. A. Johnson.
Mt. Kisco*† Westchester	H. J. Slosson
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†..Westc'ter	See New Rochelle.
Naples*†..... Ontario	J. A. Seamans.
Newark*† ..... Wayne	M. I. Greenwood.
New Berlin*†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD.
▲Newburg*†.....Orange	A. H. F SEEGER.
▲New City*..... Rockland	Frank P. Demarest.
New Paltz*†.....Ulster	J. N. Vanderlyn.
Newport*†.....Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	JOHN J. CRENNAN.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway Counsel in bank and corporation matters. Refer to Importers & Traders National Bank.
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K CAMP, 11 Broadway. General practice; collections. Reference: The National Bank of the Republic, of New York.
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 16 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank.
▲New York City*† N. Y'k (Continued.)	DILL, SEYMOUR & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.
" ..... "	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York, N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc
" ..... "	SETH H. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
" ..... "	SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
Niagara Falls*†. Niagara	ELY, DUDLEY & COHN.
North Collins*†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*†..... Suffolk	C. B Partridge.
N. Tonawanda*† .Niagara	ALBERT R. SMITH.
Northville*†.....Fulton	James R. Van Ness.
▲Norwich*†.....Chenango	HOWARD D. NEWTON.
Norwood*†. St. Lawrence	N. M. Claflin.
Nunda*†.....Livingston	E. C Olney.
Nyack*† .....Rockland	See Haverstraw.
Oakfield*†.....Genesee	B. F. Hawes.
Ogdensburg*†St. L'w'nce	D. B. LUCEY.
Olean*† .....Cattaraugus	F W. KRUSE.
Oneida*† .....Madison	H. W. COLEY.
Oneonta*† .....Otsega	Alva Seybolt.
▲Oswego*†.....Oswego	FRANCIS E. HAMILTON.
▲Ovid*† .....Seneca	Francis C. Allen.
▲Owego*†.....Tioga	CLARENCE I. NIXON.
Oxford*† ..... Chenango	W. H. Hyde.
Oyster Bay*†.....Nassau	F. M. Brigham.
Painted Post*†..Steuben	J. S. Tobias.
Palmyra*†.....Wayne	G. S. TINKLEPAUGH.
Parish*†.....Oswego	E. G. Lynch.
Patchogue*† .....Suffolk	A. H. Carmen.
Pawling*†.....Dutchess	W. Downing.
Peekskill *† Westchester	LENT & HERRICK.
▲Penn Yan*†.....Yates	BRIGGS & KIMBALL.
Perry*†.....Wyoming	See Warsaw.
Phelps*†.....Ontario	Samuel S. Partridge.
Philadelphia*†. Jefferson	See Watertown.
Phœnix*†.....Oswego	AVERY & MERRY.
Pike*.....Wyoming	See Warsaw.
Pine Plains*† ..Dutchess	Frank Eno.
▲Plattsburg*† .....Clinton	RILEY & HEALEY.
Poland*†.....Herkimer	Milton Howe.
Port Chester*†W'stch't'r	JOHN H. CLAPP.
Port Henry*†.....Essex	Foote, Stokes & Owen.
Port Jefferson*†. Suffolk	Thomas J Ritch, Jr
Port Jervis*† ....Orange	WILLIAM H. CRANE.
Potsdam*† St. Lawrence	A. X. Parker
▲Poughkeepsie*†Dutchess	JOHN H. MILLARD.
Prattsburg*† .....Steuben	J. K. Smith.
Pulaski*†.....Oswego	S. C. Huntington.
Randolph*†. Cattaraugus	A. Wentworth.
Red Creek*†.....Wayne	C. O. Peterson.
Red Hook*†.....Dutchess	J. W. Elseffer.
Rhinebeck*† ....Dutchess	A. Lee Wager.
Richfield Springs*†O'ego	J D. Reed.
▲Richmond*†....Richmond	N. J. Wreth.
Richmondville*†...S'h'rie	E. A. Dox.
Ripley*† ....Chautauqua	See Jamestown.
▲Riverhead*† .....Suffolk	ERNEST W. TOOKER.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Rochester*•† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
" ..... "	McGUIRE & WOOD, Counsel in bank and corporation matters. Attorneys for Commercial Bank. Refer to any bank in the city.
Rockville Center*•†Na's'u	See Brooklyn.
Rome*•†.....Oneida	A. DELOS KNEELAND.
Rondout•† .....Ulster	See Kingston.
Roslyn*•† .....Nassau	See Brooklyn.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*•† ....Suffolk	E. A. Carpenter.
Salamanca*•† Catt'raugus	HUDSON ANSLEY.
Salem*•† .....Washington	James Gibson.
Sandy Creek*•....Oswego	U. Bartlett.
Sandy Hill*•†...Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. Botsford.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† .....Ulster	Carroll Whitaker.
▲Schenectady*•† .Sc'n't'dy	EVERETT SMITH.
Schenevus*•†.....Otsego	Graham & Baldwin.
▲Schoharie*•†...Schoharie	C. W. Hinman.
Schuylerville*•†.Saratoga	S Wells.
Scio*•†.....Allegany	See Wellsville.
Seneca Falls*•†....Seneca	HAMMOND & HAMMOND.
Sherburne*•†...Chenango	Charles A. Fuller.
Sherman*•† ..Chautauqua	See Jamestown.
Shortsville*•† ....Ontario	Ellis & Griffith.
Sidney*•† .....Delaware	CHARLES H. SEELEY.
Silver Creek*•†.Ch'ta'qua	H. W. Allen.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†.Westchester	SAM'L WATSON.
Skaneateles*•†..Onond'ga	C. R. Milford.
Sodus*•†.....Wayne	B. B. Seaman.
Southampton*•†..Suffolk	H. M. Howell.
Southold*•† .....Suffolk	A. Case.
Spencer*•†.....Tioga	See Waverly.
Springville*•†.....Erie	C. W. Ticknor.
Stamford*•† ....Delaware	J. P. Grant.
Stapleton*•† ....Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton*.....Chautauqua	See Dunkirk.
Suspension Bridge*•†N'g'a	See Niagara Falls.
▲Syracuse*•† ....Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank.
Tarrytown*•†Westchest'r	CLARENCE S. DAVISON.
Theresa*•† .....Jefferson	C. A. Van Allen,
Ticonderoga*•†.....Essex	H. D. Hoffnagle.
Tonawanda*•† ..... Erie	See North Tonowanda.
▲Troy*•†.....Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	O. G. Noble.
Truxton*•†.....Cortland	A. L. Kenney.
Unadilla*•†.....Otsego	See Oneonta.
Union Springs*•†.Cayuga	Arthur M. Seckel.
▲Utica*•† .....Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† .....Oneida	S. S. Judson.
Victor*•† .....Ontario	See Canandaigua.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† .....Delaware	S. H. Fancher.
Wappinger's Falls*•†Duc's	J. W. Bartram.
Warrensburg*•†..Warren	L. E. BEOUX.
▲Warsaw*•† .....Wyoming	BOTSFORD, ZWETSCH & BOTSFORD.
Warwick*†.....Orange	F. V. Sanford.
Waterford*•†....Saratoga	F. A. Martin.
▲Waterloo*•† .....Seneca	FREDERICK L. MANNING.
▲Watertown*•† ..Jefferson	G. S. & H L. HOOKER.
Waterville*•†..... Oneida	L. P. Fuess.
Watervliet .....Albany	See Albany.
▲Watkins*•† .....Schuyler	CHARLES M. WOODWARD.
Waverly*•† .....Tioga	A. G. Allen.
Wayland*•† .....Steuben	Clark & Pratt.
Weedsport*•†..... Cayuga	J. F. Quigley.
Wellsville*•† ....Allegany	WILLET L. WARD.
Westchester*•† W'chester	H. C. HENDERSON.
Westfield*•†. Chautauqua	Ottaway & Munson.
W. New Brighton*•†.R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*•† .....Albany	See Albany.
West Winfield*•† H'kimer	Charles D. Thomas.
Whitehall*•†. Washington	POTTER & LILLIE.
▲White Plains*•†W'chester	GRIFFIN & YOUNG.
Williamson*•†.....Wayne	Jacob Brasser.
Wolcott*•† .....Wayne	William Roe.
Woodhaven*•†....Queens	Wm. F. Wykoff.
Worcester*•† .....Otsego	Holmes & Waterman.
Yonkers*•†..Westchester	S. H. THAYER.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†.....Stanly	J. M. Brown.
Ansonville .....Anson	See Wadesboro.
▲Ashboro*•†..... Randolph	W. C. HAMMER.
▲Asheville*•†...Buncombe	MOORE & MOORE. Refer to all Asheville Banks,
Aurora* .....Beaufort	See Washington.
▲Bakersville*..... Mitchell	J. H. Greene.
▲Bayboro*.....Pamlico	See Newbern.
▲Beaufort*†..... Carteret	C. R. THOMAS.
▲Boone* .....Watauga	E. S. Caffey.
▲Brevard*....Transylvania	W. B. Duckworth.
▲Bryson City*•† .....Swain	Bryson & Black.
▲Burgaw*•†.....Pender	R. G. Grady.
Burlington*•†...Alamance	John Bond.
▲Burnsville* .....Yancey	McElroy & Moore.
▲Camden* .....Camden	C. M. Ferebee.
▲Carthage*•†.....Moore	BLACK & ADAMS.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia*.....Tyrrell	T. H. Woodley.
▲Columbus*.....Polk	J. T. Morrison.
▲Concord*•†..... Cabarrus	MORRISON & CALDWELL.
▲Currituck†..... Currituck	W. R. Gordon.
▲Dallas*•†..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson*..... Surry	T. W. Folger.
Dunn*•† ..... Harnett	See Smithfield.
▲Durham*•†..... Durham	BOONE & BRYANT.
▲Edenton*•†..... Chowan	Pruden & Vann.
▲Elizabeth City*•†.Pasqu'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	C. W. BIDGOOD.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•†..... Gaston	Wm. H. Lewis.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*•†..... Wayne	ALLEN & DORTCH.
▲Graham*•† ..... Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•†..... Pitt	F. G. James.
▲Halifax*•†.....Halifax	E. L. Travis.
▲Hayesville*..... Clay	M. R. Kinsey.
▲Henderson*•†..... Vance	W. B. SHAW.
▲Henders'nville*•† Hend'n	W. A. Smith
▲Hertford*•†..Perquimans	T. G. Skinner.
Hickory*•†..... Catawba	C. A. Cilley.
High Point*•†...Guilford	E. D. STEELE.
▲Hillsboro*•†..... Orange	John W. Graham.
▲Jackson*...Northampton	R. B. Peebles.
▲Jacksonville*•†...Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesbore*•†..... Moore	Seawell & McKiver.
▲Kenansville*..... Duplin	H. R. Koonegay.
▲Kinston*•†..... Lenoir	D. E. PERRY.
Laurinburg*•†. Richmond	J. D. Shaw, Jr.
Leaksville*•†Rockingham	See Reidsville.
▲Lenoir*•†..... Caldwell	Edmund Jones.
▲Lexington*•†.... Davidson	ROBBINS & RAPER.
▲Lillington ..... Harnett	O. J. Spears.
▲Lincolnton*•†.... Lincoln	D. W. Robinson.
▲Louisburg*•†....Franklin	C. M. Cooke.
▲Lumberton*•†... Robeson	McNeil & McLean.
▲Manteo*.....Dare	J. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•†..... Madison	J. A. Hendrick.
Milton*•†..... Caswell	L. M. Warlick.
▲Mocksville*•†.....Davie	E. L. Gaither.
▲Monroe*•†.....Union	Covington & Redwine.
▲Morganton*•†.....Burke	Avery & Erpin.
Mount Airy*•†.....Surry	Carter & Lewellyn.
▲Murphy*•†.....Cherokee	R. L. Cooper.
Nashville*•†.... Nashville	Cooke & Cooley.
▲Newberne*•†..... Craven	W. W. CLARK.
▲Newton*•†..... Catawba	McCorkle & McCorkle.
No. Wilkesboro*•†. Wilkes	T. B. Finley.
▲Oxford*•†.....Granville	A. W. GRAHAM.
Pilot Mountain*•†..Surry	George W. Sparger.
▲Pittsboro*•†.....Chatham	R. A. London.
▲Plymouth*•†. Washington	H. S. Ward.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Raleigh•†.....Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York: any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	P. B JOHNSTON.
▲Robbinsville*.... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	T. C. Guthrie.
Rocky Mount*•† Edg'mbe	JACOB BATTLE.
▲Roxboro*•†.....Person	Winstead & Brooks.
▲Rutherfordton*•†Ruth'fd	Justice & Justice.
▲Salisbury*•†..... Rowan	JOHN L. BENDLEMAN.
Sanford*•†..... Moore	See Raleigh.
Scotland Neck*•†..Halifax	C Kitchen.
▲Shelby*•†.....Cleaveland	Webb & Webb.
▲Smithfield*•†... Johnston	Pon & Pon
▲Snowhill*..... Greene	L. V. Morrill.
▲Southport*†.... Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
▲Statesville*•†..... Iredell	ROBBINS & LONG.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
▲Trenton*..... Jones	P. M. Pearsall.
▲Troy*•..... Montgomery	W. C. Hammer.
▲Wadesboro*•†..... Anson	J. A. Lockett.
▲Warrenton*†..... Warren	C. V. Cook.
▲Washington*•†..Beaufort	STEPHEN C. BRAGAW.
▲Waynesville*•† Haywood	W. B. Ferguson.
▲Webster*•†..... Jackson	J. J. Hooker.
Weldon*•†..... Halifax	E. T. Clark.
▲Wentworth* Rockingham	H. R. Scott.
▲Whiteville*•†.. Columbus	McNeill, McLean & Wishart.
▲Wilkesboro*•†.... Wilkes	McNEILL & McNEILL.
▲Williamston*•†... Martin	Moore & Stubbs.
▲Wilmington*•† No.Han'er	JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank.
▲Wilson*•†..... Wilson	H. G. CONNOR.
▲Windsor*..... Bertie	F. D. Winston.
▲Winston*•†..... Forsyth	EUGENE E. GRAY.
▲Winton*†..... Hertford	John E. Vann.
▲Yadkinville ..... Yadkin	Thomas C. Phillips.
▲Yanceyville* ..... Caswell	J. J. Johnson.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*•† Richland	E. A. Munger.
Aneta*•†.....Nelson	M. V. Linwell.
Ardoch*•†..... Walsh	See Grafton.
▲Ashley*..... McIntosh	A. W Clyde
Bathgate*•†..... Pembina	J. D Trenholme.
Bisbee•..... Towner	See Canto.
¶▲Bismarck*•†...Burleigh	F H. REGISTER.
▲Bottineau*•†... Bottineau	See Towner.
Buffalo*•†..... Cass	See Fargo.
Buxton*•†..... Traill	See Hillsboro.
Caledonia*..... Traill	See Hillsboro.
▲Cando*•†..... Towner	McDonald & Davis.
▲Carrington*•†..... Foster	G. W. Solliday.
Casselton*•†..... Cass	See Fargo.
Cavalier*•†..... Pembina	See Grafton.
Church's Ferry*•†Ramsey	See Devil's Lake.
▲Cooperstown*•† .. Griggs	DAVID BARTLETT.
Crary*•†..... Ramsey	Edgar Anderson
Crystal*•†..... Pembina	Robert McMurchie.
Cumings*•† ..... Traill	See Hillsboro.
▲Devil's Lake*•†...Ramsey	COWAN & McCLORY.
▲Dickinson*•†..... Stark	JAMES G. CAMPBELL.
Drayton*•†..... Pembina	See Pembina.
Edgeley*•†..... La Moure	J. T. Butler.
▲Ellendale*•†..... Dickey	A. D. FLEMINGTON.
Emerado*•†.Grand Forks	See Grand Forks.
Enderlin*†..... Ransom	Ed. Pierce.
Fairmount*•†... Richland	See Wahpeton.
▲Fargo*•†..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank.
▲Fessenden*•†..... Wells	M. E. Wilson.
Forest River*•†.... Walsh	See Grafton.
▲Forman*•†..... Sargent	BISHOP & GRONER.
Gilby*•†.....Grand Forks	See Grand Forks.
▲Grafton*•† ..... Walsh	GRAY & McMURCHIE.
▲Grand Forks*•† Gr'd F'ks	GEORGE A BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & FEETHAM. Refer to the Union Nat Bank.
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•†..... Pembina	R. Muir & Son.
Hankinson*•†... Richland	E. L. Kinney.
Hannah•..... Cavalier	See Langdon.
Harvey•†.....Wells	See Fessendon.
Hatton*•†..... Traill	See Hillsboro.
▲Hillsboro*•†..... Traill	CARMODY & LESLIE.
Hope*•†..... Steele	T. J. McMAHON.
Hunter*•†..... Cass	See Fargo.
Inkster*•†...Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kulm*•†.....La Moure	Clendenan & Larsen.
▲Lakota*•†..... Nelson	A. E SHEETS.
▲Lamoure*•†.... LaMoure	R. W. S. Blackwell.
▲Langdon*•†..... Cavalier	I. E Richardson.
Larimore*•†.Grand Forks	W. A. Winslow
Leeds*•†..... Benson	See Minnewaukon.
Lidgerwood*•†..Richland	A. L. Parsons.
▲Lisbon*•†..... Ransom	H. DOHERTY.
▲Mandan*•†..... Morton	E. C. Rice.
Mayville*•†..... Traill	F. W. Ames.
▲Medora*†..... Billings	See Dickinson.
Michigan* ..... Nelson	See Lakota.
Minor*•† ..... Sargent	O. S. Senn.
Milton*•†..... Cavalier	Knute Norgard.
▲Minnewaukon*•†. Benson	J. L. Richmond & Son.
Minot*•† ..... Ward	J. C. MARCY.
Minto*•†..... Walsh	J. D. PHELPS.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon ..... Logan	See Steele.
Neche*•†..... Pembina	See Pembina.
▲New Rockford*•† ...Eddy	MADDUX & HAMBECHT.
Northwood*•†Grand F'ks	M. V. LINWELL.
Oakes*•† ..... Dickey	W. H. Ellis.
Page*•†..... Cass	See Fargo.
Park River*•†..... Walsh	G. W. Young.
▲Pembina*•†..... Pembina	W. J. Kneeshaw.
Portland*•†..... Traill	G. A. White.
Reynolds*•†.Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•†..... Pierce	See Towner.
Sanger ..... Oliver	See Bismarck.
Sheldon*•†..... Ransom	Ed. Pierce.
▲Sherbrooke*..... Steele	George Murray.
▲Stanton ..... Mercer	H. C. Walker.
▲Steele*•†..... Kidder	J. W. Walker.
St. Thomas*•†... Pembina	G S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•†..... Cass	See Fargo.
▲Towner*•†..... McHenry	GEORGE W. POAGUE.
▲Valley City*•†..... Barnes	YOUNG & BURKE.
▲Wahpeton*•†.... Richland	F. B. Lambert.
Walhalla* ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	See Bismarck.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•†..... Williams	See Towner.
Willow City*•†.Bottineau	See Towner.

OHIO.

Town and County.	Name.
Ada*•†.....Hardin	Henry A. Clark.
▲Akron*•†..... Summit	OTIS & OTIS. Refer to Second National Bank.
Alliance*•†..... Stark	J. W. CRANE.
Andover*•†.... Ashtabula	J. W. Roberts.
Antioch*..... Monroe	See Woodsfield.
Antwerp*•†..... Paulding	John W. Zuber.
Arcanum*•†..... Darke	Kirk Hoffman.
Archbold*•† ..... Fulton	See Wauseon.
▲Ashland*•†..... Ashland	CAMPBELL & SEMPLE.
Ashley*•†..... Delaware	See Delaware
Ashtabula*•†...Ashtabula	FITCH & FITCH.
Ashtabula Har.†.Ash'bula	See Ashtabula.
Ashville*•†..... Pickaway	G. W. Morrison.
▲Athens*•†..... Athens	GROSVENOR & JONES.
Attica*•†..... Seneca	Lester Sutton.
Bainbridge*•†..... Ross	J. G. Whittaker.
Barberton*•†..... Summit	CHARLES AMMERMAN.
Barnesville*•†... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•†..... Clermont	Frazier & Hicks.
Bedford*•† .... Cuyahoga	A. V. Taylor.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•†..... Logan	See Bellefontaine.
▲Bellefontaine*•†.... Logan	A. JAY MILLER.
Bellevue*•†..... Huron	Vickery Bros.
Bellville*•.....Richland	Burton Hines.
Belmont*•†..... Belmont	See St. Clairsville.
Berea*•†.....Cuyahoga	G. A. HUBBARD.
Bergholz*•.....Jefferson	John J. Watson.
Berlin Heights*•† ....Erie	F. E. Conner, Jr.
Beverly*†..... Washington	J. C. Preston.
Blanchester*•†....Clinton	P SAVAGE.
Bloomdale*•†..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•†..... Seneca	J. R. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bluffton*† ..... Allen	S. J Brand.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	See Washington, C. H.
▲Bowling Green*† .. Wood	PARKER & MOORE.
Bradford*† ..... Miami	Nate Iddings.
Bridgeport*† .. Belmont	W. V. Campbell.
Brooklyn*† .... Cuyahoga	H. M. Farnsworth.
Brookville*†Montg'mery	V. S Martin.
▲Bryan*† ..... Williams	M. M BOOTHMAN.
▲Bucyrus*† ..... Crawford	EDWARD VOLLRATH.
Burton*† ..... Geauga	See Chardon.
Butler*† ..... Richland	J. L. Barr.
▲Cadiz*† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*† ..... Noble	A. M. Morris.
Caledonia*† ..... Marion	See Marion.
▲Cambridge*† .. Guernsey	MATTHEWS & HEADE.
Camden*† ..... Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	JOHN D. T. BOLD.
Canal Fulton*† ..... Stark	A. J. Kittinger.
Canal Winchester*† Fr'in	W. H Lane.
Canfield*† ..... Mahoning	See Youngstown
▲Canton*† ..... Stark	JOHN H SPONSELLER.
Cardington*† .... Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*† ..... Greene	Robert Hood.
▲Celina*† ..... Mercer	JOHN K KRAMER.
Centerburg*† ..... Knox	W. O. Bowers.
Chagrin Falls*† .Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	W. & E. W. Severance.
▲Chillicothe*† ..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	RICHARD P. ERNST, Fosdick Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk, and S. Kuhn & Sons.
" ..... "	CHARLES S. FURBER, Carlisle Bldg. Refers to Farmers & Traders National Bank, Covington, Ky.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS, BALLARD & SAWYE , Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
" ..... "	WINKLER & ROGERS, Johnston Bldg. Commercial and corporation law. Special attention given to mercantile adjustments and commercial litigation. Long distance telephone 616. Refer to The Union Savings Bank and Trust Co.
▲Circleville*† .. Pickaway	CHARLES H. MAY.
Clarksville*† ..... Clinton	See Wilmington.
▲Cleveland*† ... Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, Blackstone Bldg. Refer to John B. Ellison & Co., Phil; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*† ..... Sandusky	FINCH, DEWEY & METZGAR.
College Corner*† . Butler	See Liberty, Ind.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	H. G. Bye.
¶▲Columbus*† ... Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*† .. Ashtabula	ALLEN M. COX.
Continental*† .... Putnam	J. C. Madden.
Corning*† ..... Perry	D. H. Foster.
Cortland*† .. .. Trumbull	John J. Sullivan.
▲Coshocton*† .. Coshocton	POMERENE & POMERENE.
Covington*† ..... Miami	Wm. Freshohr.
Crestline*† .... Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Cumberland*† . Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Danville*† ..... Knox	Clinton M. Rice.
▲Dayton*† ... Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	S. T. SUTPHEN.
De Graff*† ..... Logan	U. G. Hahn.
▲Delaware*† .... Delaware	E. T. BRANDEBURY.
Delphos*† ..... Allen	B. J BROTHERTON.
Delta*† ..... Fulton	M. B. Cattrell.
Dennison*† .. Tuscarawas	See New Philadelphia.
Deshler*† ..... Henry	J. C. H Elder.
Doylestown*● ..... Wayne	James B. Meech.
Dresden*† .. Muskingum	See Zanesville.
Dunkirk*† ..... Hardin	See Kenton.
East Liverpool*† . Col'bia	WILLIAM H. VODREY.
East Palestine*† .. Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*† ..... Williams	See Bryan.
Edon*† ..... Williams	See Bryan.
Elmore*† ..... Ottawa	H. W. Kinman.
▲Elyria*† ..... Lorain	E. G. JOHNSON.
Fayette*† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*† ..... Hancock	BURKETT & BURKETT.
Flushing*† ..... Belmont	See St. Clairsville.
Forest*† ..... Hardin	Russell Price.
Fort Recovery*† . Mercer	See Celina.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H Rue.
Fredericktown*† .. Knox	See Mount Vernon.
Freeport*† ..... Harrison	B. W. Rowland.
▲Fremont*† ..... Sandusky	JAMES H. FOWLER.
Gallon*† ..... Crawford	R. W. Johnston.
▲Gallipolis*† ..... Gallia	HOLLIS C. JOHNSTON.
Garrettsville*† .. Portage	R S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN Q. WATERS.
Germantown*† . M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L Hart.
Girard*† ..... Trumbull	See Warren.
Glenville*† .... Cuyahoga	See Cleveland.
Glouster*† ..... Athens	A. A. Amos.
Granville*† ..... Licking	E. J Dorsey.
Greenfield*† .... Highland	DICKEY & HEISKELL.
Green Spring*† ... Seneca	C. S. Burton.
▲Greenville*† ..... Darke	MARTZ & RUPE.
Greenwich*† ..... Huron	T. K Strimple.
▲Hamilton*† ..... Butler	SHEPHERD & SHAFFER.
Harpster*† ..... Wyandot	See Upper Sandusky.
Harrison*† .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*† .... Defiance	J. D Kerr.
Highland*† ..... Highland	See Hillsboro.
▲Hillsboro*† ..... Highland	STEELE & HOGSETT.
Holgate*† ..... Henry	A. F. Thompson.
Hubbard*† ..... Trumbull	D. J. Hartwell.
Hudson*† ..... Summit	H. B. Foster.
Huron*† ..... Erie	W. R. Tyler.
▲Ironton*† ..... Lawrence	COEN & THOMPSON.
▲Jackson*† ..... Jackson	JOHN ROBBINS.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† ..... Greene	W. A. Paxson.
▲Jefferson*† .. Ashtabula	W. H. RUGGLES.
Jeffersonville*† . Fayette	E. L. Bush.
Johnstown*† .... Licking	G. W. Lewis.
Kent*† ..... Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*† ..... Ross	See Chillcothe.
Kinsman*† ..... Trumbull	R. K Hulse.
▲Lancaster*† .... Fairfield	G. E. MARTIN.
La Rue*† ..... Marion	See Marion.
▲Lebanon*† ..... Warren	MILTON CLARK.
Leesburg*† .... Highland	George T. Hardy.
Leetonia*† .. Columbiana	W. H. Love.
Leipsic*† ..... Putnam	Jacob Werner.
Lewisburg*† ..... Preble	See Eaton.
Lexington*† .... Richland	See Mansfield.
▲Lima*† ..... Allen	CABLE & PARMENTER.
▲Lisbon*† .. .. Columbiana	BILLINGSLEY, TAYLOR & CLARK.
Lockland*† .... Hamilton	Thompson & Gorman.
Lodi*† ..... Medina	See Medina.
▲Logan*† ..... Hocking	S. H Weldy.
▲London*† ..... Madison	S. W. Durflinger.
Lorain*† ..... Lorain	C. G. WASHBURN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Loramie* ..... Shelby	See Sidney.
Loudonville*† .. Ashland	W. J. Welrick.
Louisville*•† ..... Stark	W. S. Earseman.
Lynchburg*†... Highland	E. M. Wiggins.
Madison*•†..... Lake	M B. Cook.
Malta*•† ..... Morgan	N. Corner.
Malvern*•†..... Carroll	See Carrollton.
Manchester*•† .... Adams	FOSTER & PHILLIPS.
▲Mansfield*•† .... Richland	CUMMINGS & McBRIDE.
Mantua† ..... Portage	See Garrettsville
▲Marietta*•† .. Washington	NYE & FOLLETT.
▲Marion*•† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*•† Belmont	L. J. C. Drennen.
Martinsville*•† ... Clinton	A. Harris.
▲Marysville*•†..... Union	D. W. AYERS.
Mason*•† ..... Warren	C. M. Thompson.
Massillon*•† ..... Stark	ORLANDO C. VOLKMOR.
Maumee*•†..... Lucas	Albert Allus.
▲McArthur*•† ..... Vinton	CHERRY & HOLLAND.
McClure*•† ..... Henry	See Napoleon.
McComb*•† ..... Hancock	A. D. Whistler
▲McConnelsville*•† Morgan	Corner & Fouts.
Mechanicsburg*•† Chapin	Frank Chance.
▲Medina*•† ..... Medina	Barnard & Richards.
Miamisburg*•† Montg'ery	W. A. Reiter.
Middleport*•†..... Meigs	F. C Russell.
Middletown*•† .... Butler	DONLEY & RHONEMUS.
Milan*•† ..... Erie	R. H. Williams.
Milford*•†..... Clermont	S. A. West
Milford Center*•† .. Union	See Marysville.
▲Millersburg*•† Holmes	Maxwell & Sharp.
Mineral Point*•† Tusc'was	W. M. Tracy.
Minerva*•†..... Stark	J. F Jerome.
Minster*•†..... Auglaize	See St. Marys.
Monroeville*•† ..... Huron	John P Cornell.
Montpelier*•† .. Williams	E. C. PEEK.
Morrow*•†..... Warren	T. C Welch.
Moscow*•† ..... Clermont	See Wilmington.
Mt. Gilead*•† .... Morrow	L. K. Powell
Mt. Pleasant*•† .. Jefferson	See Steubenville.
Mt. Sterling*•†.. Madison	See Circleville.
▲Mt. Vernon*•† ..... Knox	WILLIAM M KOONS.
Mt. Victory*•† .... Hardin	See Kenton.
▲Napoleon*•†..... Henry	CAHILL & DONOVAN.
Navarre*•†..... Stark	W. S. Putnam
Nelsonville*•†..... Athens	A. E. Price.
Nevada*•† ..... Wyandot	See Upper Sandusky.
▲Newark*•† ..... Licking	FREDERIC M. BLACK.
New Bremen*•†. Auglaize	See Minster.
New Carlisle*•†..... Clark	See Springfield.
New Comerst'n*•† T'car's	E. E. Lindsey.
New Holland*•† Pickaway	See Circleville.
▲New Lexington*•†.. Perry	DONAHUE, SPENCER & DONAHUE.
New London*•† ... Huron	E. R. Stilson.
New Madison*•†.... Darke	Thomas Eisbank.
New Matamoras*†. Wash.	Jasper Lisk.
New Paris*•† ..... Preble	See Eaton.
▲New Phil'd'lp'a*•†. Tus'as	J. F. KUHNS.
New Richmond*•. Cler'nt	F. A. Roberts.
New Vienna*•† ... Clinton	C. C. Bowers
New Washin'n*•† Craw'd	See Bucyrus.
Niles*•†..... Trumbull	TAYLOR, UPTON & SMILEY.
North Amherst*•† Lorain	H. G. Redington.
North Baltimore*.. Wood	F. Taylor.
North Fairfield*•† .Huron	A E. Rowley.
North Lewisb'g*•† Ch'pin	M. C. Gowey.
▲Norwalk*•† ..... Huron	GIDEON T. STEWART.
Oakharbor*•† ..... Ottawa	John Duff.
Oak Hill*•†..... Jackson	See Jackson.
Oberlin*•†..... Lorain	W. B BEDORTKA.
Orrville*•†..... Wayne	Coe & Orr.
Orwell*..... Ashtabula	See Ashtabula.
Osborn*•†..... Greene	R. Swadner.
Ostrander*•† ... Delaware	See Delaware.
▲Ottawa*•† ..... Putnam	Watts & Moore.
Oxford*•† ..... Butler	W. J. Rusk.
▲Painesville*•† ..... Lake	J. B. BURROWS.
Pataskala*•†..... Licking	See Newark.
▲Paulding*•† ..... Paulding	SEIDERS & SEIDERS.
Payne*•†..... Paulding	M. B. Everitt.
Peebles*•†..... Adams	J. R. B. Kessler.
Pemberville*•† .... Wood	Bierly & Noyman.
Perrysburg*•†..... Wood	D. K. Hollenbeck.
Pioneer*..... Williams	See Bryan.
Piqua*•†..... Miami	JOHN C. GEYER.
Plain City*•†..... Madison	H. C Black.
Pleasant City†.. Guernsey	See Cambridge.
Plymouth*•†..... Richland	F. D. Gunsoullus.
Poland*•† ..... Mahoning	J. H. Davidson.
▲Pomeroy*•† ..... Meigs	O. L. BRADBURY.
▲Port Clinton*•†... Ottawa	H. B. Magruder.
▲Portsmouth*•†..... Scioto	NOAH J. DEVER.
Prairie Depot*•†.... Wood	Frank Graham.
Prospect*•†..... Marion	See Marion.
Quaker City*•† . Guernsey	J. L. Douglas.
▲Ravenna*•†..... Portage	J. H. NICHOLS.
Richwood*•† ..... Union	J. E. Robinson.
Ripley*•† ..... Brown	W. D. YOUNG.
Rockford*•† ..... Mercer	See Celina.
Roseville*•†.. Muskingum	Wm. Dunn.
Rushsylvania*•† ... Logan	J. P. Bowen.
Sabina*•† ..... Clinton	W. H. Dakin.
Salem*•† ..... Columbiana	W. W. HALE.
Salineville*•† Columbiana	P. M. Ashford.
▲Sandusky*•†..... Erie	ARTHUR PHINNEY.
Sardinia*•†..... Brown	See Georgetown.
Scio*•† ..... Harrison	See Cadiz.
Seville*•† ..... Medina	Lee Elliott.
Shanesville*•† Tuscarawas	JOHN DOERSCHUK.
Shelby*•† ..... Richland	Skiles & Skiles.
Sherodsville*•† ... Carroll	See Carrollton.
Shiloh*•† ..... Richland	See Mansfield.
Shreve*•†..... Wayne	See Wooster.
▲Sidney*•†..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*•† ..... Perry	R. M. Barr.
Somerton*..... Belmont	See St. Clairsville.
South Charleston*•† Clark	See Springfield.
Spencer*•† ..... Medina	See Medina.
Spencerville*•†..... Allen	J. M. Bailey.
▲Springfield*•†..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Spring Valley*•... Greene	See Dayton.
▲St. Clairsville*•†. Belmont	N. K. Kennon.
▲Steubenville*•†. Jefferson	P. P. LEWIS.
St. Mary*•†..... Auglaize	BULLOCK & MOONEY.
St. Paris*•†... Champaign	C. E Burker.
Strasburg*•† . Tuscarawas	George W. Stoutt.
Stryker*•†..... Williams	See Bryan.
Sunbury*•†..... Delaware	See Mt. Vernon.
Swanton*•†..... Fulton	G. W. Humphrey.
Sycamore*•† ... Wyandot	R. S. Gallaher.
Thornville*†..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis.
▲Tiffin*•†..... Seneca	ROHN & BAKER.
Tippecanoe City*•† Miami	E. H. Kerr.
Tiro*•†..... Crawford	See Bucyrus.
▲Toledo*•†..... Lucas	W. H. HARRIS, Spitzer Building. Reference: Any bank or prominent business concern in Toledo.
Toronto*•†..... Jefferson	S. B. Taylor.
▲Troy*•†..... Miami	J. A. DAVY.
Uhrichsville*•† Tuscara's	G. W. REED.
▲Up. Sandusky*•† Wyandot	Carey & Parker.
▲Urbana*•† .... Champaign	LEEDOM & LEWIS.
Utica*•†..... Licking	G. M Sipe.
▲Van Wert*•†... Van Wert	G. M. SALTZGABER.
Vermilion*•†..... Erie	H. R. Williams.
Versailles*•†..... Darke	L. L. Lehman.
Wadsworth*•† .... Medina	F. C. Lee.
Wakeman*•†..... Huron	See Norwalk.
▲Wapakoneta*•† . Auglaize	R. B. ANDERSON.
▲Warren*•†..... Trumbull	T. H. GILMORE
▲Washington C.H.*•† Fay'te	CHARLES C. PAVEY.
▲Wauseon*•† ..... Fulton	H. H. Ham.
▲Waverly*•†..... Pike	F. E. Dougherty.
Waynesville*•†... Warren	J. G. Keys.
Wellington*•† ..... Lorain	G. L. BLINN.
Wellston*•†..... Jackson	T. S. Hogan.
Wellsville*•†. Columbiana	See East Liverpool.
West Alexandria*•† . Preb.	George Sheppard.
Westerville*•† . Franklin	See Columbus.
West Farmington*•† Trum.	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•†..... Logan	G. F. Bailey.
West Manchester*•† Preb.	See Eaton
West Mansfield*•† . Logan	P. M Kellar.
West Milton*•†.... Miami	Kessler & Kessler.
Weston*•† ..... Wood	See Bowling Green.
West Salem*•†..... Wayne	T. P. Keller
▲West Union*..... Adams	George Pettit.
West Unity*•†... Williams	G. C. Rings.
Williamsb'rg*•† Clermont	See Batavia.
Williamsport*•† Pickaway	C. C. Chappelear.
Willoughby*•† ..... Lake	C. D Clark.
Wilshire*•† ..... Van Wert	See Decatur, Indiana.
▲Wilmington*•†... Clinton	SMITH & SAVAGE.
Wilmot*•† ..... Stark	W. S. Spidle.
Winchester*•†..... Adams	T. C. Downey.
▲Woodsfield*•†..... Monroe	HUNTER, MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana
▲Wooster*•† ..... Wayne	McCLURE & SMYSER.
Worthington*•†. Franklin	J. T. Miller.
▲Xenia*•†..... Greene	LITTLE & SPENCER.
Yellow Springs*•† Greene	L W. Dak'n.
▲Youngstown*•†. Mahoni'g	ROGERS & ROGERS.
▲Zanesville*•†. Muskingum	F. H. SOUTHARD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*●† ..... Wood	T. J. Womack.
▲Arapaho* ..... Custer	JAMES K. LITTLE.
▲Beaver* ..... Beaver	J. R. Linley.
Blackwell* ..... Kay	E. L PECKHAM.
▲Chandler* ..... Lincoln	Frazier & Newby.
▲Cheyenne*† .. Roger Mills	Davis & McMurtry.
Cleveland* ..... Pawnee	H. W. WILLIAMS.
▲Cloudchief* ..... Washita	F. B. Duke.
Cushing* ..... Payne	See Chandler.
Earlsboro*●† .. Pottawoto'le	See Tecumseh.
Edmund*●† .... Oklahoma	Hugh McCredie.
▲El Reno*● † ..... Canadian	PEARL & TALLMADGE.
▲Enid*●† ..... Garfield	JOHN F. CURRAN.
▲Grand ..... Day	See Taloga
¶▲Guthrie*●† ..... Logan	COTTERAL & HORNOR.
Hennessey*●† .. Kingfisher	J. H. Antrobus.
Kildare*●† ..... Kay	Jerr Johnson.
▲Kingfisher*●† .. Kingfisher	BOYNTON & SMITH.
▲Mangum* ..... Greer	Garrett & Thacker.
Medford*●†	Asher & Asher.
▲Newkirk*●† ..... Kay	W. S. CLINE.
New Ponca* ..... Kay	See Newkirk.
▲Norman*●† .... Cleveland	Botsford & Brewer.
North Enid*● .... Garfield	See Enid.
Okarche*●† ..... Canadian	See El Reno
▲Oklahoma*●† .. Oklahoma	R. N. McCONNELL.
▲Pawhuska*† ..... Osage N.	T. J. Leahy.
▲Pawnee* ..... Pawnee	EDWARD L. LEMERT.
▲Perry*●† ..... Noble	OSBORN & PASCHALL.
Perkins* ..... Payne	See Guthrie.
Ponca* ..... Kay	FRED S. GUM.
▲Pond Creek*●† ..... Grant	A. M. MACKEY.
Shawnee*●† Pottawatomie	Wood & Kistler.
▲Stillwater* ..... Payne	F. C. Hunt.
▲Taloga* ..... "D"	H. G Springstun.
▲Tecumseh*●† Pottawoto'le	PENDLETON & MELTON.
▲Watonga* ..... Blaine	S. Foose
Waukomis*●† .. Garfield	S. S. Stevens.
▲Woodward*●† .. Woodward	Houston & Roy.
Yukon*●† ..... Canadian	Faris & Cowling.

OREGON.

Town and County.	Name.
▲Albany*●† ..... Linn	GEORGE W. WRIGHT.
Arlington*●† ..... Gilliam	A. A. Jayne.
Ashland*●† ..... Jackson	C. B. Watson.
▲Astoria*●† ..... Clatsop	C. H. PAGE.
Athena*●† ..... Umatilla	E. De Peatt.
▲Baker City*●† ..... Baker	C. A. JOHNS.
Brownsville*●† ..... Linn	Wright & Tussing.
▲Canyon City* ..... Grant	E. Hicks.
▲Condon* ..... Gilliam	Hendricks & Hendricks.
▲Corvallis*●† ..... Benton	JOHN BURNETT.
Cottage Grove*●† .... Lane	W. H. Cooper.
▲Dallas*●† ..... Polk	Daly, Sibley & Eakin.
Empire*●† ..... Coos	A. E. Seaman.
▲Enterprise* ..... Wallowa	Smith & Hoffmann.
▲Eugene*●† ..... Lane	L. BILYEU.
▲Goldbeach* ..... Curry	J. Huntley.
▲Grant's Pass*●† Josephine	R. G. Smith.
▲Harney*●† ..... Harney	G. W. Hayes.
▲Heppner*●† ..... Morrow	Frank Kellogg.
▲Hillsboro*●†. Washington	SMITH & BOWMAN.
Independence*●† .... Polk	GEO. A. SMITH.
Island City* ..... Union	See Union.
▲Jacksonville*●... Jackson	H. K. Hanna.
Joseph* ..... Wallowa	Ivanhoe, Shehan & Pumble.
Junction City*●† .... Lane	See Eugene.
▲Klamath Falls*†. Klamath	H. F. Murdock.
LaGrande*●† ..... Union	WILLIAMS BROS..
▲Lake View* ..... Lake	W. A. WILSHIRE.
Lebanon*●† ..... Linn	W. M. Brown.
Marshfield*●† ..... Coos	J. F. Hall.
▲McMinnville*●† .. Yamhill	J. A. MAGERS.
Medford*●† ..... Jackson	W. I. Vawter.
Milton*●† ..... Umatilla	J. E. Kirkland.
Monmouth*●† ..... Polk	N. L. Butler.
▲Moro* ..... Sherman	J. B. Hosford.
Newberg*●† ..... Yamhill	Clarence Butt.
▲Oregon City*●† Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*●† .... Umatilla	CARTER & RALEY.
▲Portland*●† .. Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PIPES & TIFFT. General law practice.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	THAYER, ST. RAYNER & SCHNABEL. General law practice. Refer to any bank in Portland
▲Prineville* ..... Crook	M. R. Biggs.
▲Roseburg*●† ..... Douglas	BROWN & TUSTIN.
¶▲Salem*●† ..... Marion	D'ARCY & RICHARDSON.
Scio*●† ..... Linn	See Albany.
Sheridan*●† ..... Yamhill	See McMinnville.
Silverton*●† ..... Marion	DePue & Cook.
▲St. Helen*●† ..... Columbia	Allen & Cleeton.
▲The Dalles*●† ..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ... Tillamook	W. J. May.
▲Toledo*●† ..... Lincoln	F. D. Carson.
▲Union*●† ..... Union	J. M. CARROLL.
▲Vale* ..... Malheur	O. F. Buse.
▲Wasco* ..... Sherman	C. J. Bright.
Weston*●† ..... Umatilla	S. V. Knox.
Woodburn*●† ..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Allegheny*●.. Allegheny	McCREADY & MOORE, corner Federal and Lacock Streets.
▲Allentown*●† ..... Lehigh	ERDMAN & DIEFENDERFER.
Altoona*●† ..... Blair	WM. S. HAMMOND.
Ambler*●.. Montgomery	See Norristown.
Annville*●† ..... Lebanon	Geo. B. Ulrich.
Apollo*●† ..... Armstrong	W. J. Guthrie.
Ardmore*●†. Montgomery	See Norristown.
Ashland*●† ..... Schuylkill	W. A. MARR.
Athens*●† ..... Bradford	H. F. Maynard.
Avondale*●† ..... Chester	L. A. Lipp.
Avonmore* Westmoreland	See Greensburg.
Bangor*●†.. Northampton	See Easton.
Beallsville*† . Washington	See Washington.
▲Beaver*●† ..... Beaver	D. A. Nelson.
Beaver Falls*●† .... Beaver	JOHN A. ELLIOTT.
▲Bedford*●† ..... Bedford	George Points.
▲Bellefonte*●† ..... Centre	JOHN BLANCHARD.
Belle Vernon*●†.. Fayette	See Uniontown.
Bellwood*●† ..... Blair	See Tyrone.
Berlin*●† ..... Somerset	See Somerset.
Berwick*●† ..... Columbia	J. L. Evans.
Berwyn*●† ..... Chester	See West Chester.
Bethlehem*●† Northha'pton	W. J. C. LOOS.
Big Run*●† ..... Jefferson	H. I. Wilson.
Birdsboro*●† ..... Berks	See Reading.
Blairsville*●† ..... Indiana	See Indiana
▲Bloomsburg*●†. Columbia	GRANT HERRING.
Blossburg*●† ..... Tioga	H. B. Leach.
Boyertown*●† ..... Berks	See Reading.
Braddock*●† ..... Allegheny	R. E. Stewart.
Bradford*●† ..... McKean	M. H. BYLES.
Bristol*●† ..... Bucks	John C Stucker.
Brockwayville*●† Jeffer'n	H. B McCullough.
▲Brookville*●† ... Jefferson	CARMALT & STRONG.
Brownsville*●† ... Fayette	Samuel H. Smith.
Bryn Mawr*●†. Montgo'ry	Wm. Righter Fisher.
Burgettstown*●†. Wash'n	See Pittsburg.
▲Butler*●† ..... Butler	T. C. Campbell.
California*●† Washington	See Washington.
Cambridge Sp'gs*●†. Cra'd	See Meadville.
Cannonsburg*●†. Wash'n	B Ewing.
Canton*●† ..... Bradford	J. W. Stone.
Carbondale*●† Lackawa'na	HENRY C. BUTLER
▲Carlisle*●† ... Cumberland	G. WILSON SWARTZ.
Carnegie*●† .... Allegheny	W. M. Galbraith.
Carrolltown* ..... Cambria	See Ebensburg.
Catasauqua*●† ..... Lehigh	A. A Glick.
Catawissa*●† . Columbia	W. H. RHAWN.
Center Hall*●†..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*●† Fran'in	J. M. McDOWELL.
Charleroi*●†. Washington	F. E. Baird.
Chester*●† ..... Delaware	A. B GEARY.
Chicora*●† ..... Butler	W. B. McBride.
Christiana*●† ... Lancaster	See Lancaster.
▲Clarion*●† ..... Clarion	WILSON & GORDON.
Claysville*●†. Washington	See Washington.
▲Clearfield*●† ... Clearfield	Smith & Wilson.
Clintonville*† ... Venango	See Oil City.
Coalport*●†. ..... Clearfield	See Clearfield.
Coatesville*●† ..... Chester	W. S. Harlan.
Cochranton*●† Crawford	See Meadville.
Columbia*●† .... Lancaster	A. J. Kauffman.
Conneautville*●†. Crawf'd	C. L. Webb.
Connellsville*●†.. Fayette	P. S. NEWMYER.
Conshohocken*●† . Mon'm	H. M. Tracy.
Coraopolis*●†... Allegheny	W. T. Treadway.
Corry*●† ..... Erie	C. L. Covell.
▲Coudersport*●† ..... Potter	LARRABEE & LEWIS.
Curwensville*●† Clearfield	See Clearfield.
▲Danville*●† ..... Montour	JAMES SCARLET.
Darby*●† ..... Delaware	See Philadelphia.
Dawson*●† ..... Fayette	See Uniontown.
Delta*●† ..... York	H. W. Ramsey.
Derry Sta'n*●† Westmo'nd	See Greensburg.
Dillsburg*●† ..... York	John N. Logan.
Downingtown*●† Chester	See West Chester.
▲Doylestown*●†..... Bucks	Henry Lear.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Dubois*† .....Clearfield	W. C. PENTZ.
Duke Center*†....McKean	See Bradford.
Dunbar*† .....Fayette	See Uniontown.
Duncannon*† .....Perry	See New Bloomfield.
Duquesne*† ...Allegheny	CHAS. B. PAYNE.
Dushore*†.....Sullivan	John H. Cronin.
East Berlin*† .....Adams	See Gettysburg.
East Brady*† .....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*†.. Northampton	H. S. CAVANAUGH.
EastStroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*†....Cambria	EVANS & LEECH.
Edinboro*†.....Erie	John Proudfit.
Eldred*† .....McKean	See Smithport.
Elizabeth*† ....Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	John H. Epier.
Elkland*† .....Tioga	C L. Pattison.
Elk Lick*† .....Somerset	See Somerset.
Ellwood City*†Lawrence	See New Castle.
▲Emlenton*† .....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
▲Ephrata*†.....Lancaster	A. J. Everly.
Erie*† .....Erie	ALLEN & ROSENZWEIG.
" ..... "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Forest City*†Susque'nna	James McKinney.
Foxburg*† .....Clarion	See Clarion.
▲Franklin*† .....Venango	McCALMONT & OSBORN.
Freedom*† .....Beaver	A. P. Marshall.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*† .....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† .....Adams	W. McSHERRY, JR.
Girard*† .....Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.
Glen Rock*† .....York	See York.
Greencastle*†...Franklin	B. F. Winger.
▲Greensburg*†Westmor'd	GAITHER & WOODS.
Greenville*† .....Mercer	H. L. Keck.
Grove City*†.....Mercer	See Mercer.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C E. EHREHART.
¶▲Harrisburg*†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*†..... Cambria	See Ebensburg.
Hatboro*†..Montgomery	See Norristown.
Hawley*†.....Wayne	M. M. TREADWELL.
Hazleton*†.....Luzerne	PHILIP V. WEAVER.
▲Hollidaysburg*† ....Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*† .....Wayne	E. C. Mumford.
Honeybrook*†...Chester	Charles E. Griffith.
Houtzdale*†....Clearfield	W I. Shaw.
Hughesville*†.Lycoming	William E. Crawford.
Hummelstown*†.Da'pi'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	W P. & R. A. ORBISON.
Hyndman*†..... Bedford	See Bedford
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*†...Westmoreland	See Greensburg.
Jamestown*† .....Mercer	See Mercer.
Jeannette*† W'moreland	J. F McNaul.
Jenkintown*†M'tgomery	See Norristown.
JerseyShore*† Lycoming	W. R. Peoples
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*† ...Cambria	DANIEL L. PARSONS.
Jonestown*†.... Lebanon	See Lebanon.
Kane*† .....McKean	R. J. Campbell.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	See Wilkesbarre.
Kinzua*† .....Warren	See Warren.
▲Kittanning*†..Armstrong	NEALE & PAINTER.
Knox*† .....Clarion	See Clarion
Kurtztown*† .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. R. Slackhouse.
Lansdale*†.Montgomery	A. R. Place.
▲Laporte*† .....Sullivan	T. J. & F. H. Ingham.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	H. C. SHIRK.
Leechburg*†.Armstrong	Edward Hill.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*† ....Mifflin	J M. Uttley.
Ligonier*† Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*† ....Crawford	J D. Bowman.
Littitz*† .....Lancaster	See Lancaster.
Littlestown*† ....Adams	H. C Hinkle.
▲Lock Haven*† .. Clinton	CHARLES CORSS.
Lykens*† .....Dauphin	See Harrisburg.
Mahanoy City*† Sc'ylkill	R. B. SWANK.
Mahoningtown*†.L'rn'ce	See New Castle.
Malvern*† ..... Chester	See West Chester.
Manheim*† ....Lancaster	J. B. Stroh.
Mansfield*† .....Tioga	J. W. Adams.

Town and County.	Name.
Marietta*† .....Lancaster	See Lancaster.
Martinsburg*†..... Blair	S. B. Syslnger.
▲Mauch Chunk*†..Carbon	LOOSE, CRAIG & LOOSE.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	PETTES & McALLISTER.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*† ....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	H. H. Mercer.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	H. H. Ziegler
Mercersburg*† .Franklin	See Chambersburg.
Meyersdale*† ..Somerset	See Somerset.
▲Middleburg*† .....Snyder	F. E. Bower
Middletown*† ..Dauphin	WOLF & BAILEY.
Mifflinburg*† .....Union	J. A. Beard
▲Mifflintown*† ....Juniata	C. B Crawford.
▲Milford*†.....Pike	Henry T. Baker.
Millersburg*† ...Dauphin	H. L. Lark.
Millerstown†.....Butler	See Chicora.
Millheim* ..... Center	See Bellefonte.
Milton*† Northumb'land	C. G VORIS.
Minersville*† .Schuylkill	H B. Bartholomew.
Monongahela*† ..Wash'n	W. P. WARNE.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*†Nor'mberl'd	V. AUTEN.
Mt.Jewett*† ....McKean	H. Rogers.
Mount Joy*†..Lancaster	See Lancaster.
Mt.Pleasant*† Westm'l'd	WHITTEN & SCANLON.
Mount Union*†H'nt'gd'n	See Huntingdon.
Mountville*† ...Lancaster	See Lancaster.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† ....Lebanon	See Lebanon.
Nanticoke*† ....Luzerne	JAMES M. FRITZ.
Nazareth*●.Northampton	See Easton.
New Bethlehem*†.Clar'n	See Clarion.
▲New Bloomfield*†.Perry	J. W. Shull.
New Brighton*† .Beaver	G. L. Eberhart.
▲New Castle*†..Lawrence	E. T. KURTZ.
New Holland*†Lancast'r	A. W. Snader.
NewKensing'n*†W's'm'd	G. D. Hamor.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*†..Cumberland	See Carlisle.
NewWilming't'n●Law'nce	See New Castle.
Norristo'n*†M'ntgomery	MONTGOMERY EVANS.
▲North East*†.....Erie	D. R. Cushman.
North Wales*†M'ntgo'ry	See Norristown.
Oil City*†.....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*†.Huntingdon	J. M. Steese.
Orwigsburg*†.Schuylkill	See Tamaqua.
Osceola*● .....Tioga	Charles Tubbs.
Osceola Mills*†Clearfield	See Tioga.
Oxford*† .....Chester	W. T. Fulton.
Palmyra*† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	See Kittanning.
Parkersburg*† ..Chester	A. T. Parke.
Parnassus*†Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
Penn Argyl*†Northampt'n	A. D. Chase
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
▲Philadelphia*† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	CLARK & DENNISTON, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
Philipsburg*† .....Centre	W. D. Crosby.
Phœnixville*† ....Chester	H. H. GILKYSON.
Pine Grove*†..Schuylkill	See Pottsville.
▲Pittsburg*† ...Allegheny	MARSHALL BROWN, 435 Fourth Ave Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	DUNCAN & KING, 433 Fifth Ave. References: Merchants & Manufacturers National Bank and Third National Bank.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
Pittston*† .....Luzerne	S. M. PARKE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Plymouth*† .....Luzerne	D. L. & J. Q. Cheveling.
Port Allegany*†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*†.....Juniata	See Mifflintown.
Pottstown*† M'ntgomery	J. H. Maxwell.
▲Pottsville*† ...Schuylkill	R. S BASHORE.
Prospect*† .....Butler	See Butler.
Punxsutawney*†..Jef'n	JACOB L. FISHER.
Quakertown*† .... Bucks	John V Ommeron.
Quarryville*†..Lancaster	See Lancaster.
▲Reading*† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
" ..... "	STEVENS & STEVENS. Attorneys for the First National Bank, Reading National Bank, and the Citizens Bank.
Reedsville*†.....Mifflin	A. Reed Hayes.
Renovo*† ..... Clinton	See Lock Haven.
Reynoldsville*†.Jefferson	M. M. Davis.
▲Ridgway*†.....Elk	N. T. ARNOLD.
Rimersburg*†.....Clarion	W. A. Wick.
Rochester*†.....Beaver	Richard W. Stiffey.
Royersford*† M'tgomery	See Lansdale.
Saegerstown*† Crawford	See Meadville.
Saltsburg*† .....Indiana	See Indiana.
Sandy Lake*†.....Mercer	See Mercer.
Sayre*†.....Bradford	Stewart & Stephens.
Schwenksville*† .Montg'y	See Pottstown.
Scottdale*† Westmorel'd	J. R Smith.
▲Scranton*† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selins Grove*† ...Snyder	Charles Hower.
Sellersville*† .....Bucks	E. E. Althouse.
Sewickley*†...Allegheny	R T M. McCready.
Shamokin*†.North'mb'd	W. W. RYON.
Sharon*†..... Mercer	A. W. Williams.
Sharpsburg*† .Allegheny	Thomas J. Ford.
Sharpsville*†.....Mercer	See Mercer
Shenandoah*†..Sch'ylk'l	M. M BURKE.
Shippensburg*†...Cu'b'd	See Carlisle.
Shrewsbury*† ..... York	W. G. Allen.
Slatington*† ..... Lehigh	D. D. Roper.
Slippery Rock*.... Butler	See Butler.
▲Smethport*†.....McKean	T. F. RICHMOND.
▲Somerset*†.... Somerset	JOHN H UHL.
Souderton*† Montgom'y	See Norristown.
S.Bethlehem*† .No'h'p'n	J. D BRODHEAD.
Spartansburg*†. Cra'fo'd	See Meadville.
Springboro*†..Crawford	See Meadville.
Spring City*†.....Chester	Charles S. Wagoner.
Steelton*†..... Dauphin	F. B. Wickersham.
Stewartstown*†.... York	See York.
St. Mary's*†.....Elk	See Ridgway.
St. Petersburg*†.Clarion	See Clarion
Strasburg* . Lancaster	See Lancaster.
▲Stroudsburg*†...Monroe	STAPLES & ERDMAN.
Sugar Grove*..... Warren	J. C. Hamilton
▲Sunbury*† Northumb'l'd	CHARLES B. WITMER.
Susquehanna*†. Susq'h'a	E. R W. Searle.
Tamaqua*†.....Schuylkill	JOHN W. HONSBERGER.
Tarentum*†.....Allegheny	See Pittsburg.
Tidioute*†.....Warren	See Warren.
▲Tionesta*†..... Forest	S. D. Irwin.
Titusville*†.....Crawford	ROGER SHERMAN.
▲Towanda*†.....Bradford	S W & WILLIAM LITTLE.
Townville*..... Crawford	See Meadville.
Tremont*†..... Schuylkill	R. S. BASHORE.
Troy*†..... Bradford	Ray Austin.
▲Tunkhannock*† Wyom'g	James W. Pratt.
Turtlecreek.....Allegheny	Homer L. Castle.
Tyrone*†..... Blair	STEVENS, OWENS & PASCOE.
Ulysses*●..... Potter	A. S. Burt.
Union City*..... Erie	Sproul & Morrow.
▲Uniontown*†.....Fayette	D. M. HERTZOG.
Vandergrift*Westmorel'd	See Greensburg.
Verona*†.....Allegheny	John P. Hunter.
▲Warren*†..... Warren	HINCKLEY & RICE.
▲Washington*† Washi'g'n	JOHN H. MURDOCK.
Wat.rford*†.....Erie	See Erie.
Watsontown*†.North'l'd	See Sunbury.
Wayne*†..... Delaware	Christopher Fallon.
Waynesboro*†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*†.... Greene	Samuel M. Smith.
▲Wellsboro*†..... Tioga	Elliott, Watrous & Kimball.
▲West Chester*†...Chester	A. P. REID.
Westfield*†..... Tioga	C. W. Beach.
West Grove*†.....Chester	G. B. Johnson.
West Newton*† West'l'd	See Greensburg.
Whitehaven*†....Luzerne	G. L. Halsey.
Wilcox*†.....Elk	See Ridgway.
▲Wilkes-Barre*†. Luzerne	JOSEPH MOORE.
Wilkinsburg*†Allegheny	See Pittsburg.
Williamsburg*†.... Blair	See Hollidaysburg.
▲Williamsport*† Lwcom'g	WM. RUSSELL DEEMER.
Wilmerding*† Allegheny	See Pittsburg.
Wrightsville*†..... York	See York.
Wyalusing*†... Bradford	E. A Strong.
Yardley*†..... Bucks	See Doylestown.
▲York*†..... York	GEORGE W. HEIGES.
Youngsville*†... Warren	G. A. Jackson.
Zelienople*● .....Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony..... Kent	Eugene F. Waner.
Ashaway*.... Washington	See Westerly.
▲Bristol*†.....Bristol	O. L. Bosworth.
Centerville*†..... Kent	See Providence.
Central Falls*†.....Prov.	See Providence.
Coventry*†..... Kent	See Anthony.
Cranston*†... Providence	See Providence
▲East Greenwich*†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†.Washing'n	See Westerly.
▲Kingston*†. Washington	See Westerly.
Narragansett Pier*†Wash	See Wakefield.
¶▲Newport*†....Newport	W. P. Sheffield, Jr.
North Scituate*.....Prov.	See Providence.
Olneyville*†... Providence	N. W. Littlefield.
Pascoag*†... Providence	See Woonsocket.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*●..... Kent	See Anthony.
¶▲Providence*† Provide'e	JOHN T. BLODGETT, 17 Custom House St., U. S. Commissioner. Refers to First and Roger Williams Nat. banks.
" ..... "	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co. Providence, and Hubbell Publishing Co, New York.
Slatersville*..Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*†.....Bristol	Pegram & Cooke.
Warwick*●..... Kent	See East Greenwich.
Westerly*†..Washington	JOSEPH C MOORE.
Wickford*†. Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*† ....Abbeville	D. BRUEHL & LYON.
▲Aiken*†..... Aiken	G. W. Groft.
Allendale*†..... Barnwell	See Barnwell.
▲Anderson*†.....Anderson	T. J. MAULDIN.
▲Bamberg*†..... Bamberg	See Barnwell.
▲Barnwell*†..... Barnwell	Bates & Simms.
Batesburg*†.. Lexington	E. F. Strother.
▲Beaufort*†..... Beaufort	W. J. VERDIER.
▲Bennettsville*† Marlboro	L. E. Caston.
Blackburg*†.... Cherokee	See Yorkville.
Blackville*†.... Barnwell	IZLAR BROS.
Branchville*†Orangeb'rg	See Orangeburg.
▲Camden*† .....Kershaw	C. L. Winkler.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co, Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Daniel Miller & Co., Baltimore.
Cheraw*†.....Chesterfield	W F. Stevenson.
▲Chester*†..... Chester	HENRY & McLURE.
▲Chesterfield*.Chesterfield	Pollock & Pollock.
Clinton*†..... Laurens	See Laurens
¶▲Columbia*†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*†.....Horry	R. B. Scarborough.
▲Darlington*†.Darlington	Spain & Thompson.
Denmark*†.... Bamberg	S. G. Maryfield.
Dillon*†..... Marion	See Marion.
Easley*†..... Pickens	J. E. Boggs, Pickens, S. C.
▲Edgefield*†.... Edgefield	CROFT & TILLMAN.
Fingerville.. Spartanburg	See Spartanburg.
▲Florence*†..... Florence	P. A. WILCOX.
Fort Mill*†..... York	See Yorkville.
▲Gaffney*†..... Cherokee	Wallace & Otts.
▲Georgetown*†Georget'wn	Walter Hazard.
▲Greenville*†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*† Greenwo'd	W. F. STACKHOUSE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Hampton*•†.... Hampton	E. F. Warren.
Johnston*•†.... Edgefield	See Edgefield.
Kershaw*•†..... Lancaster	See Lancaster.
▲Kingstree*•†..Williamsb'g	Barron & Grier.
▲Lancaster*•†... Lancaster	ERNEST MOORE.
▲Laurens*•†..... Laurens	FERGUSON & FEATHERSTONE
▲Lexington*•†.. Lexington	C. M. Efird.
▲Manning*•†.... Clarendon	J. S. Wilson.
▲Marion*•†..... Marion	C. A WOODS
McColl*•†..... Marlboro	See Bennettsville.
▲Monks Corner*•†Berkeley	See Charleston.
▲Newberry*•† ..Newberry	J. F. J. CALEWELL.
▲Orangeburg*•† Orangeb'g	MOSS & LIDE.
Pelzer*•†..... Anderson	See Charleston.
Pendleton*•†... Anderson	R. W. Simpson.
▲Pickens*•†..... Pickens	James P. Carey.
Prosperity*•†.. Newberry	See Newberry.
Ridgeway*•†.....Fairfield	See Winnsboro.
Rock Hill*•†..... York	W. B. WILSON.
▲Saluda..... Saluda	See Edgefield.
Seneca*•†..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	BOMAR & SIMPSON.
▲St. George*.... Dorchester	JOSEPH L. STOPPELBEIN.
St. Matthews*•†Orangeb'g	J. B. McLouchlin.
Summerville*•† Dorch'ter	See St. George.
▲Sumter*•†..... Sumter	LEE & MOISE.
Timmonsville*•†Florence	See Florence.
▲Union*•† ..... Union	Munro & Munro.
Varnville*•†.... Hampton	J. W. Moore.
▲Walhalla*•†..... Oconee	Verner & Gibson.
▲Walterboro*•†.. Colleton	Howell & Gruber.
Westminster*•†...Oconee	See Walhalla.
▲Winnsboro*•†... Fairfield	A. S. Douglass.
▲Yorkville*•†..... York	Hart & Hart.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*•†..... Brown	E. T. TAURMAN.
Alcester*•†..... Union	See Elk Point.
▲Alexandria*•†.... Hanson	F. B Smith.
Alpena*•†..... Jerauld	L. N. Loomis.
Andover*•†..... Day	See Webster.
Arlington*•†.. Kingsbury	See De Smet.
▲Armour*•† ..... Douglas	JOHN T. MATHEWS.
Artesian*•†..... Sanborn	See Woonsocket.
Aurora*•†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. B. Burr
▲Bellefourche*•†.....Butte	T. W. La Fleiche.
Beresford*•† ..... Union	A. F. Crandall.
Bigstone*•† ..... Grant	See Milbank.
Bijou Hills*..... Brule	S. E. Wilson.
Blunt*•†..... Hughes	See Pierre.
Bowdle*•†..... Edmunds	A. F. Le Claire.
Bradley*•†..... Clark	See Clark.
Bridgewater*•†.. McCook	J. T. McKee.
Bristol*•†..... Day	See Webster.
▲Britton*•†..... Marshall	George Bingham.
▲Brookings*•†.. Brookings	JOHN C JENKINS.
Bryant*•†..... Hamlin	See Watertown.
Canastota*..... M Cook	See Salem.
▲Canton*•† ..... Lincoln	A. R. BROWN.
Carthage*•†..... Miner	See Howard.
Castalia*.... Charles Mix	F. C. Smith.
▲Castlewood*•†.... Hamlin	Ezra Adams.
Centerville*•†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*•†.....Brule	James Brown.
▲Clark*•†..... Clark	C. G. SHERWOOD.
▲Clear Lake*•†.....Deuel	T. J. Law.
Columbia*•† ..... Brown	P. E. Taylor.
▲Custer*•†..... Custer	W. G. Porter.
Davis*•†..... Turner	See Parker.
▲Deadwood*•†.. Lawrence	MARTIN & MASON.
Dell Rapids*•† Minnehaha	Henry Robertson.
▲De Smet*•†.....Kingsbury	C. A. Savage.
Doland*•†..... Spink	E. B. Korns.
Edgemont*•†.. Fall River	Vroman & McConville.
Edgerton*....Charles Mix	C. W. Pratt.
▲Elk Point*•†..... Union	H M. Wallace
Elkton*•†..... Brookings	J. P. Alexander.
Emery*•†..... Hanson	See Alexandria.
Erwin*•†..... Kingsbury	See De Smet
Estelline*•†..... Hamlin	M. S. Liebenstein.
Eureka*•†.....McPherson	G. N. Williamson.
Fairfax..... Gregory	See Wheeler.
▲Faulkton*•†..... Faulk	J. H. BOTTUM.
▲Flandreau*•†..... Moody	GEORGE RICE.
▲Fort Pierre*•†.....Stanley	J. K. Breeden.
Frankforte*•†..... Spink	See Redfield
Frederick*•†..... Brown	See Aberdeen.
Freeman*•†... Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*•†..Minnehaha	See Sioux Falls.
Gary*•†..... Deuel	J. L. Robinson.
▲Gettysburg*•†..... Potter	F. B PATTERSON.
Groton*•† ..... Brown	W. C. Allen.
Harrison*..... Douglas	See Armour.
Hartford*•† .. Minnehaha	See Sioux Falls.
Hecla*•†..... Brown	See Aberdeen.
Hetland*•†..... Kingsbury	See De Smet.
▲Highmore*•† ..Hyde	F. M. Barnes.
Hill City*•†..Pennington	See Rapid City.
Hitchcock*•†..... Beadle	Carl Foster.
▲Hot Springs*•† Fall River	G. M. CLEVELAND.
▲Howard*•† ..... Miner	Farmer & Farmer.
Hudson*•† ..... Lincoln	See Canton.
Hurley*•†..... Turner	See Parker.
▲Huron*•†..... Beadle	JOHN L. PYLE.
▲Ipswich*•† ..... Edmunds	H. C. Briggs.
Irene*•†..... Clay	See Centerville.
Iroquois*•†.. Kingsbury	C. G. Swafford.
Jefferson*•† ..... Union	See Elkton.
Kimball*•†..... Brule	J. B. Long.
Lake Preston*•† Kingsb'y	W. H. Van Allen.
Langford*•† .... Marshall	See Britton.
Lead*•†..... Lawrence	H. E. DEWEY.
Lennox*•†..... Lincoln	See Canton.
▲Leola*..... McPherson	A. Williams.
▲Madison*•†..... Lake	A. Frizzell.
Mellette*•†..... Spink	See Redfield
Menno*•†.... Hutchinson	M T Halphide
▲Millbank*•†.....Grant	GEORGE S. RIX.
▲Miller*•†..... Hand	John Pusey
▲Mitchell*•†..... Davison	A. E. HITCHCOCK.
Montrose*•†..... McCook	M. A. Butterfield.
▲Mound City*.. Campbell	A. Sutherland.
Mount Vernon*•†Davison	See Mitchell.
▲Oacoma*..... Lyman	J. G. Bartine.
Oldham*•†.....Kingsbury	See Lake Preston.
▲Olivet*..... Hutchinson	M. T. Halphide.
▲Onida*..... Sully	J. H. Gropengieser.
▲Parker*•†..... Turner	W. Y. Quigley.
Parkston*•†.. Hutchinson	John M. Gray.
¶▲Pierre*•†..... Hughes	ESTES & LAMBERT.
▲Plankinton*•†.....Aurora	S. H. Bakewell.
Pukwana*•†..... Brule	J. S. Sanborn.
▲Rapid City*•†.Pennington	WOOD & BUELL.
▲Redfield*•†..... Spink	Howard & Walsh.
Revillo*•†..... Grant	H E. Jones.
▲Salem*•†..... McCook	E. H. Wilson.
Scotland*•†..Bon Homme	Robert Dollard.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U Telegraph Co., Illinois Central R R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•†..... Roberts	HOWARD BABCOCK.
Spearfish*•†.....Lawrence	R. F. Crawford.
Spencer*•†..... McCook	See Salem.
Springfield*•†.Bon Hom'e	A J. Wilcox.
▲Sturgis*•†..... Meade	CHARLES C. POLK.
Summit*•†..... Roberts	See Wilmot.
Toronto*•†..... Deuel	See Clear Lake.
Tripp*•†..... Hutchinson	Charles Milner.
▲Tyndall*•†...Bon Homme	Elliott & Stilwill.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•†..... Brown	See Aberdeen.
▲Vermillion*•†..... Clay	J. A. COPELAND.
Viborg*•†..... Turner	See Parker.
Volga*•†..... Brookings	A. S. Mitchell.
Wakonda*•†..... Clay	See Vermillion.
Warner*•† ..... Brown	See Aberdeen
▲Watertown*•†.Codington	D. C. & W. B. THOMAS.
▲Webster*•†..... Day	E. W. TAYLOR.
Wessington*•†.....Beadle	E. H. Vance.
▲Wessington Sp'gs*. Jer'ld	Charles W. McDonald.
▲Wheeler*..... Charles Mix	E. M. Starcher.
White*•†.....Brookings	See Brookings.
white Lake*•†.....Aurora	A. H. Henneous.
White Rock*•†... Roberts	See Sisseton
Whitewood*•†..Lawrence	See Deadwood.
Willow Lake*•†.....Clark	See Clark.
▲Wilmot*•†..... Roberts	HOWARD BABCOCK.
Wolsey*•†..... Beadle	See Huron.
▲Woonsocket*•†.. Sanborn	N. J. Dunham
Worthing*•†... Lincoln	See Canton
▲Yankton*•†.....Yankton	JOHN HOLMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

TENNESSEE.

Town and County.	Name.
▲Alamo*.....Crockett	Biggs, Hays & Revelle.
Alexandria*.....DeKalb	Dan Williams
▲Altamont .....Grundy	J. K. P. Pearson.
▲Ashland City*..Cheatham	J. J Lenox.
▲Athens*•†..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*•†.... Bedford	See Shelbyville.
Bells*•†..... .....Crockett	W. H. Biggs.
▲Benton .....Polk	W. R. Johnson.
▲Blountville*.....Sullivan	H. H. Smith.
▲Bolivar*•†..... Hardeman	Wood & McNeal.
Bristol*•†..... Sullivan	BAILEY, PRICE & BYARS.
▲Brownsville*•†. Haywood	WILLIAM KINNEY.
▲Byrdstown.....Pickett	Barnes & Turner.
▲Camden*•†..... Benton	S. L. Peeler.
▲Carthage*•..... Smith	J. M. Fisher.
▲Celina*.....Clay	M. C. Sidwell.
▲Centerville*•†...Hickman	W. V. FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook.
▲Chattanooga*•†. Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" ..... "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry.Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" ..... "	ALBERT W. GAINES. Attorney for Bank of Chattanooga. Refers to any bank, merchant, or manufacturer, Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*•† ....Montg'y	LEECH & SAVAGE.
▲Cleveland*•† ..... Bradley	P. B. Mayfield & Son.
Clifton*.....Wayne	George A. Brooks.
▲Clinton*•†.....Anderson	C. J. Sawyer.
Coal Creek*•† ...Anderson	See Clinton.
Collierville*•† .....Shelby	W. R. Harrell.
▲Columbia*•† .....Maury	W. B. GREENLAW.
▲Cookeville*•.....Putnam	A. Algood.
▲Covington*•†.....Tipton	Wm. Sanford.
▲Crossville*...Cumberland	J. W. Dorton.
Cumberland Gap*Clib'ne	C. W. Wadsworth.
▲Dandridge*†† ....Jefferson	Eugene Holtsinger.
▲Dayton*•† .....Rhea	B. G. McKENZIE.
▲Decatur*.....Meigs	J. W. Lillard.
▲Decaturville* ....Decatur	Scott & Grigg.
Decherd*•† .....Franklin	See Winchester.
Dickson*•†.....Dickson	W. E. Cullum.
▲Dover* .....Stewart	J. W. Stout.
▲Dresden*•† .....Weakley	T. K. Reynolds.
▲Dunlap*•†.....Sequatchie	Stewart & Stewart.
Dyer*•†.....Gibson	See Trenton.
▲Dyersburg*•†.....Dyer	LATTA & LATTA.
▲Elizabethton*†.....Carter	TIPTON & MILLER.
▲Erin*•.....Houston	J. W. Randolph.
▲Erwin*.....Unicoi	See Johnson City.
▲Fayetteville*•†....Lincoln	W. B. LAMB.
▲Franklin*•†...Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* .....Jackson	J. S. Montgomery.
▲Gallatin*•†.....Sumner	B. D. Bell.
Goodlettsville*†Davidson	See Nashville.
Gordonsville*•.....Smith	E. M. McDonald.
▲Greeneville*•†....Greene	Shoun & Sunsong.
Greenfield*•† .... Weakley	See Dresden.
Harriman*•† .....Roane	S. C. BROWN.
▲Hartsville* .....Trousdale	John S. McMurry.
▲Henderson*•†.....Chester	Franklin & Stubblefield.
Humboldt*•†.....Gibson	J. A. Collingsworth.
▲Huntingdon*•† ....Carroll	L. L. Hawkins.
▲Huntsville*.....Scott	J. F. Baker.
▲Jacksboro* .....Campbell	Hicks & Peters.
▲Jackson*•†.....Madison	HAYNES & GILMORE.
▲Jamestown*.....Fentress	O. C. Conatser.
▲Jasper*•†.....Marion	Spears & Stewart.
Jellico*•† .....Campbell	Johnson & Tramell.
JohnsonCity*•†. Washin'n	CARR & REEVES.
▲Jonesboro*•† Washington	Reeves & Baxter.
Kenton*•†.....Oblon	J. L. Fry.
▲Kingston*.....Roane	W. H. DIETZ.
▲Knoxville*•†.....Knox	CORNICK, SANSOM & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•†,Lawr'ce	W. R. King.
▲Lebanon*•†.....Wilson	E. E. BEARD.
Lenoir City*.....Loudon	James L. Nichols.
▲Lewisburg*•†.....Marshall	W. P. McClure.
▲Lexington*•†..Henderson	John E. McCall.
▲Linden* .....Perry	W. M. Huddleston.
▲Livingston*.....Overton	Hussey & Knight.
▲Loudon*•† .....Loudon	Chambers, McQueen & Nichols.
▲Lynchburg*.....Moore	S. E. Billingsley.
Lynnville*•†.....Giles	See Pulaski.
▲Madisonville*†....Monroe	McCroskey & McCroskey.
▲Manchester*•† ..... Coffee	George W. Cross.
Martin*•† ..... Weakley	R. E. MAIDEN.
▲Maryville*•.....Blount	F. H. LAMON.
▲Maynardsville.....Union	C. A. Culp.
McKenzie*•† .....Carroll	See Huntingdon.
▲McMinnville*•†...Warren	LIND & HOODENPYL.
▲Memphis*•†.....Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	PERCY & WATKINS, Continental Bank Bldg. Attorneys for Y. & M. V. Ry., and Continental National Bank.
" ..... "	SCRUGGS & HENDERSON, Attorneys for Security Bank. Refer to State National Bank.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*•† .....Gibson	H. M. Clark.
▲Morristown*•† ..Hamblen	SHIELDS & MOUNTCASTLE.
Mossy Creek*•†.Jefferson	G. A. Moody.
▲Mountain City*...Johnson	Donnelly & Donnelly.
▲Murfreesboro*•† Ruther'd	E. D. HANCOCK.
¶▲Nashville*•†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*•†.....Dyer	T. K. Reynolds.
Newburg .....Lewis	See Columbia.
▲Newport*•† ..... Cocke	H. N. Cate.
Oblon*•†.....Oblon	G. B. Morris.
▲Ooltewah*•† .....James	J. P. Parker.
▲Paris*•†.....Henry	SWEENEY & FARABAUGH.
Petersburg*•† ....Lincoln	See Fayetteville.
▲Pikeville*•†.....Bledsoe	F. H. Mercer.
▲Pulaski*•† .....Giles	HUME R. STEELE.
▲Ripley*•† .....Lauderdale	James Oldham.
Rockwood*•† .....Roane	WRIGHT & WRIGHT.
▲Rogersville*•†...Hawkins	J. O. Phillips.
Rutherford*•† .... Gibson	See Trenton.
Rutledge*•† .....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	T. P. Bateman.
▲Selmer*•†.....McNairy	Wood & Barnhill.
▲Sevierville* .....Sevier	M. B. McMahon.
▲Shelbyville*•†....Bedford	BATES & CALDWELL.
▲Smithville* .....DeKalb	T. W. Wade.
▲Sneedville* .....Hancock	Davis & Green.
▲Somerville*•†.....Fayette	H. C. Moorman.
South Pittsburg*•†Marion	Spear & Allison.
▲Sparta*•† .....White	W. G. Smith & Son.
▲Spencer* .....Van Buren	J. C. Sparkman.
Spring City*•†.....Rhea	R. C. M. Cunningham.
▲Springfield*•†..Robertson	A. E. GARNER.
Sweetwater*•†....Monroe	Young & Young.
▲Tazewell*•.....Claiborne	Hughes & Davis.
▲Tiptonville*.....Lake	Darnall & Burnett.
Tracy City*•†.....Grundy	J. B. Ferguson.
▲Trenton*•† .....Gibson	WALKER & BIGGS.
Trimble*•†.....Dyer	G. P. McCorkle.
Troy*†.....Oblon	J. G. Smith & Son.
Tullahoma*•† .....Coffee	Davidson & Aydelott.
▲Union City*•†.....Oblon	L. S. PARKS.
▲Wartburg*.....Morgan	Wright, Wright & Staples.
Wartrace*•†.....Bedford	See Shelbyville.
Watertown*•.....Wilson	See Lebanon.
▲Waverly*•†...Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* .....Wayne	Haggard & Boyd.
▲Winchester*•† ..Franklin	GEORGE E. BANKS.
▲Woodbury* .....Cannon	James A. Jones.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

TEXAS.

Town and County.	Name.
▲Abilene*† ..... Taylor	JOHN BOWYER.
▲Albany*† .... Shackleford	Webb & Hill.
Alice*† ..... Nueces	See Corpus Christi.
▲Alpine*† ..... Brewster	W. Van Sickle.
Alvarado*† ..... Johnson	I. A. Patton.
Alvin*† ..... Brazoria	J. C. McBRIDE.
Alvord*† ..... Wise	J. W. Barham.
▲Amarillo*† ..... Potter	L. D. Mars.
▲Anderson* ..... Grimes	W. W. Meacham.
▲Angleton*● ..... Brazoria	T. N. Hill.
▲Anson* ..... Jones	Chr.stenberry & Colbert.
Aransas Pass*† San Pat'lo	See Rockport.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*† ..... Tarrant	R. E. LeRoy.
▲Athens*†● ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*† ..... Cass	Figures & Pruitt.
¶▲Austin*† ..... Travis	S. R. FISHER. Refers to City National and State National banks.
" ..... "	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
▲Baird*† ..... Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	POWELL & SMITH.
▲Bandera*† ..... Bandera	H. C. Duffy.
▲Barstow*† ..... Ward	See Pecos.
Bartlett*† .... Williamson	See Georgetown.
▲Bastrop*† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavella	See Uvalde.
▲Bay City* ..... Matagorda	Gaines, Hamilton & Carpenter.
▲Beaumont*† ... Jefferson	HUGH JACKSON.
▲Beeville*† ..... Bee	J. C. CRISP.
▲Bellville*† ..... Austin	S. R. Blake.
▲Belton*† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*† ..... Burnet	See Burnet.
▲Big Spring*† .... Howard	S. H. MORRISON.
Blooming Grove*† Nav'o	See Corsicana.
Blossom*† ..... Lamar	See Paris.
▲Boerne*† ..... Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*† ..... Montague	WALTHALL & McDONALD.
▲Brackettville*† ... Kinney	W. L. CLAMP.
▲Brady* ..... McCulloch	F. M. Newman.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*† ... Robertson	J. W. Woods.
▲Brenham*† .. Washington	J. T. BROWNING.
▲Brownsville*† .. Cameron	JAMES B. WELLS.
▲Brownwood*† .... Brown	JENKINS & McCARTNEY.
▲Bryan*† ..... Brazos	Ford & Nall.
▲Burnet*† ..... Burnet	J. G. Cook.
Burton*† .... Washington	J. J. McCain.
▲Caldwell*† ..... Burleson	Alexander & Heslip.
Calvert*† ..... Robertson	Field & Taylor.
▲Cameron*† ..... Milam	HENDERSON, STREEMAN & FREEMAN.
▲Canadian*† ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	H. C. Geddie.
▲Canyon* ..... Randall	R. M. Peeler.
▲Carrizo† ..... Zapata	See Carrizo Springs.
▲Carrizo Springs* .. Dimmit	F. Vandervoort.
▲Carthage*† ..... Panola	E. A. Hull.
Castroville* ..... Medina	James Paul.
▲Center* ..... Shelby	R. S. BRYARLY.
▲Centerville* ..... Leon	Dean, Scale & Dean.
▲Channing*† ..... Hartley	W. Boyce.
Chico*† ..... Wise	John L. Morris.
▲Childress*† ..... Childress	W. T. McConnell.
Cisco*† ..... Eastland	Patterson & Butts.
▲Clarendon*† ..... Donley	See Snyder.
▲Clarksville*† .. Red River	Browning & Madden.
▲Claude*† ..... Armstrong	Sims & Chambers.
▲Cleburne*† ..... Johnson	Ira Webster.
Clinton*† ..... Bosque	ENGLISH, EWING & WALKER
▲Coldspring* .. San Jacinto	J. C. O'Bryan.
▲Coleman*† ..... Coleman	P. E. McMahon.
▲Colorado*† ..... Mitchell	T. J. WHITE.
▲Columbus*† ..... Colorado	W. R. Smith.
▲Comanche*† .. Comanche	GEORGE McCORMICK.
Commerce*† ..... Hunt	L. B. Russell.
▲Conroe*† .. Montgomery	B. L. Thompson.
▲Cooper*† ..... Delta	McComb & Cooper.
▲Corpus Christi*† Nueces	J. L. Young.
▲Corsicana*† ..... Navarro	D. GIVENS.
▲Cotulla*† ..... La Salle	McKIE & AUTRY.
Cressona† ..... Hood	W. J. Bowen.
▲Crockett*† ..... Houston	See Granbury.
▲Crowell* ..... Foard	ALDRICH & LIPSCOMB.
▲Cuero*† ..... DeWitt	Robert Cole.
	JOHN H. BAILEY.
▲Daingerfield*●† .... Morris	J. W. Bolin.
▲Dallas*† ..... Dallas	HILL, DABNEY & EDMONSON. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D. C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*† ..... Wise	R. E. CARSWELL.
DeKalb*† ..... Bowie	See Texarkana.
DeLeon*† ..... Comanche	A. R. Pool.
▲Delrio*† ..... Valverde	CARTER & BLOCK.
Denison*† ..... Grayson	MOSELEY & SMITH.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
Detroit*† ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*† ..... Erath	W. J. Wasson.
▲Dumas ..... Moore	See Amarillo.
Eagle Lake*● ... Colorado	W. S. Strickland.
▲Eagle Pass*† .. Maverick	J. M. GOGGIN.
▲Eastland*† ..... Eastland	D. G. Hunt.
▲Edna*† ..... Jackson	Dobbs & McCrory.
El Campo*● ..... Wharton	I. D. Owens.
Elgin*† ..... Bastrop	J. E. B. Laird.
▲El Paso*† ..... El Paso	HOWARD F. JOHNSTON.
▲Emma* ..... Crosby	E. B. Covington.
▲Emory*† ..... Rains	W. H. Clendenin.
▲Ennis*† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	W. M. White.
Farmersville*† .... Collin	D. P. JOHNSON.
Ferris*† ..... Ellis	See Waxahachie.
Flatonia*† ..... Fayette	T. W. Lane.
▲Floresville*† ..... Wilson	L. S. LAWHON.
▲Floydada* ..... Floyd	Bartley & Bartley.
Forney*● ..... Kaufman	J. A. Cooley.
▲Fort Davis*† .... Jeff Davis	O. L. Price.
▲Fort Stockton* ..... Pecos	Howell Johnson.
▲Fort Worth*● .... Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" ..... "	WEST & SMITH. Attorneys for First National Bank.
▲Franklin*† ... Robertson	Simmons & Crawford.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*●..... Navarro	B. H. Johnson.
▲Gail ..... Borden	I. P. Skinner.
▲Gainesville*† . Galveston	CULP & GIDDINGS.
▲Galveston*† ... Galveston	MANN & BAKER. Att'ys for Galveston Nat. Bank and Texas Guarantee & Trust Co.
" ..... "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
" ..... "	TERRY & BALLINGER. Representing Hutchings, Sealy & Co., Bankers; First National Bank, and Island City Savings Bank, Galveston.
▲Garden City ... Glasscock	See Big Spring.
Garland*† ..... Dallas	See Dallas.
▲Gatesville*† ..... Coryell	J. E. Walker.
▲Georgetown*† .. Will'son	JOHN & WILCOX.
▲Giddings*† ..... Lee	R. E. Harris.
▲Gilmer*† ..... Upshur	F. S. Eberhart.
▲Glenrose* ..... Somervell	J. J. FARR.
▲Goldthwaite*† ..... Mills	TRIPLETT & DOUGHTY.
▲Goliad*† ..... Goliad	G. E. Pope.
▲Gonzales*† ..... Gonzales	ATKINSON & ABERNATHY.
▲Graham*● ..... Young	R. F. Arnold.
▲Granbury*† ..... Hood	RIDDLE & MARTIN.
Grandview*● ... Johnson	S. J. Lancaster.
Granger*† ..... Williamson	J. W. Posey.
▲Greenville*† ..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*† .. Limestone	Farrar, Williams & Farrar.
▲Groveton*† ..... Trinity	J. P. Stevenson.
▲Guthrie ..... King	See Benjamin.
▲Hallettsville*† ... Lavaca	P. H. GREEN.
▲Hamilton*† ..... Hamilton	J. A. Eldson.
▲Hansford ..... Hansford	See Amarillo.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*● ..... Robertson	Graham & Bishop.
▲Hemphill* ..... Sabine	A. D. Hamilton.
▲Hempstead*● ..... Waller	A. C. Tompkins.
▲Henderson*● ..... Rusk	W. C. BUFORD.
▲Henrietta*● ..... Clay	W. G. Eustis.
Hico*● ..... Hamilton	D. Langford.
▲Hidalgo* ..... Hidalgo	See Brownsville.
Higgins*● ..... Lipscomb	E. C. Gray.
▲Hillsboro*● ..... Hill	WEAR & PARR.
Holland*● ..... Bell	A. R. Pool.
▲Hondo*● ..... Medina	S. B. Easley.
Honey Grove*● ... Fannin	G. W. Wells.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Houston*•† ..... Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" ..... "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*•† ..... Grayson	Silas Hare, Jr.
Hubbard* ..... Hill	L. Frisby.
▲Huntsville*•† ..... Walker	McKINNEY & HILL.
Hutto*•† ..... Williamson	See Taylor.
Iowa Park*•† .... Wichita	Hinton Smith.
Italy*•† ..... Ellis	See Waxahachie.
Itasca*•† ..... Hill	M. S. Wood.
▲Jacksboro* ..... Jack	B. R. McConnell.
Jacksonville*•†. Cherokee	J. E. Fleager.
▲Jasper* ..... Jasper	SEALE & BEATY.
▲Jefferson*•† ..... Marion	R. R. TAYLOR.
Jewett*•† ..... Leon	B. D. Dashiel.
▲Johnson City* ..... Blanco	W. J. Crider.
▲Junction* ..... Kimble	W. A. Williamson.
▲Karnes City*•† ... Karnes	Graves & Wilson.
▲Kaufman*•† .... Kaufman	GASSETT, YOUNG & ADAMS.
Kemp*• ..... Kaufman	See Kaufman.
▲Kerrville*•† ..... Kerr	W. W. Martin.
Killeen*•† ..... Bell	M. N. Baldwin.
Kosse*•† ..... Limestone	See Groesbeck.
▲Kountze*•† ..... Hardin	JOHN P. WORK.
Kyle*• ..... Hays	W. O. Hutchison.
Ladonia*•† ..... Fannin	R. M. Rowland.
▲La Grange*•† ..... Fayette	Lane & Lane.
▲Lampasas*•† .... Lampasas	W. B. ABNEY.
Lancaster*•† ..... Dallas	John W. George.
▲Laplata ..... Deaf Smith	C. G. Witherspoon.
La Porte*•† ..... Harris	See Houston.
Laredo*•† ..... Webb	H. G. DICKINSON.
Leonard*•† ..... Fannin	Ross & Ross.
▲Liberty*•† ..... Liberty	Neyland & Bayburn.
▲Linden* ..... Cass	J. B. Haynes.
▲Lipscomb* ..... Lipscomb	See Canadian.
▲Livingston*•† ..... Polk	Joseph E. Hill.
▲Llano*•† ..... Llano	Landerdale & Linden.
▲Lockhart*•† ..... Caldwell	A. B. STOREY.
▲Longview*•† ..... Gregg	E. F. Young.
Lorena*•† ..... McLennan	See Waco.
▲Lubbock* ..... Lubbock	See Plainview.
▲Lufkin*•† ..... Angelina	Mantooth & Townsend.
Luling*•† ..... Caldwell	F. C. Cross.
▲Madisonville* .... Madison	W. L. Dean.
Mansfield*•† ..... Tarrant	See Fort Worth.
Marble Falls*•† ... Burnet	See Burnet.
▲Marfa*•† ..... Presidio	H. H. Kilpatrick.
▲Martin*•† ..... Falls	MARTIN & EDDINS.
▲Marshall*•† ..... Harrison	T. P. Young.
▲Mason*† ..... Mason	Marshall Fulton.
▲Matador* ..... Motley	See Plainview.
McGregor*•† .. McLennan	W. C. O'Bryan.
▲McKinney*•† ..... Collin	M. H. GARNETT.
▲Memphis*•† ..... Hall	H. E. Deaver.
▲Menardville* ..... Menard	W. E. Adkins.
▲Meridian*•† ..... Bosque	Robertson & Robertson.
Mesquite*•† ..... Dallas	See Dallas.
Mexia*•† ..... Limestone	W. E. Doyle.
▲Midland*•† ..... Midland	W. H. Cowan.
Midlothian*•† ..... Ellis	See Waxahachie.
Milford*•† ..... Ellis	N. R. Rutherford, Jr.
Mineola*•† ..... Wood	Giles & Stafford.
Mineral Wells*•†Palo Pinto	Albert Stevenson.
▲Mobeetie* ..... Wheeler	L. D. Miller.
▲Montague* ..... Montague	W. C. NEWMAN.
Moody*•† ..... McLennan	John S. Patterson.
▲Mt. Pleasant*•† ..... Titus	S. P. Pounders.
▲Mt. Vernon*•† ... Franklin	Hiram Glass.
▲Nacogdoches*•†Na'doch's	SMITH & FALL.
Naples*•† ..... Morris	See Daingerfield.
Navasota*•† ..... Grimes	Boone & Boone.
▲New Braunfels*•†. Comal	F. J. MAIER.
▲Newton* ..... Newton	L. B Clunk.
Nocona*•† ..... Montague	Hagler Bros.
▲Oakville* ..... Live Oak	F. H. Church.
▲Ochiltree ..... Ochiltree	See Amarillo.
▲Odessa*•† ..... Ector	See Big Spring.
Omaha*•† ..... Morris	See Daingerfield.
▲Orange*•† ..... Orange	JOHN T. HART.
Overton*•† ..... Rusk	See Henderson.
Ozona* ..... Crockett	C. E. Davidson.
▲Paducah* ..... Cottle	See Quanah.
▲Palatine*•† ..... Concho	Melton & Garland.
▲Palestine*•† ..... Anderson	GARDNER & GARDNER.
▲Palo Pinto*†... Palo Pinto	John H. Eaton.
▲Panhandle*•† ..... Carson	Frank Lester.
▲Paris*•† ..... Lamar	McCUISTION & PATRICK.
▲Parnell ..... Roberts	See Canadian.
▲Pearsall*•† ..... Frio	M. Maney.
▲Pecos*•† ..... Reeves	T. J. Hefner.
Pilot Point*•†..... Denton	See Denton.
▲Pittsburg*•† ..... Camp	S. D. SNODGRASS.
▲Plainview* ..... Hale	L. D. Kinder.
Plano*•† ..... Collin	James D. Cottrell.
▲Pleasanton* ..... Atascosa	G. M. Martin.
Port Arthur*•† . Jefferson	A. M. Rutan.
▲Port Lavaca*•†. Calhoun	W. Wilson.
▲Quanah*•† ..... Hardeman	SMITH & MARTIN.
▲Quitman* ..... Wood	W. B. Harris.
▲Rayner* ..... Stonewall	C. M. Featherston.
▲Refugio* ..... Refugio	D. E. Pipkin.
▲Richmond*•†. Fort Bend	Pearson, McEachin & Pearson.
▲Rio grande*†..... Starr	MONROE & SEABURY.
▲Robert Lee* ..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	R. C. Crane.
Rockdale*•† ..... Milam	N. H. Tracy.
▲Rockport*•† ..... Aransas	M. J. Hathaway.
▲Rocksprings* ... Edwards	Samuel Hough.
▲Rockwall*•† .... Rockwall	W. B. Wade.
Rodgers*•† ..... Bell	See Temple.
Rosebud*•† ..... Falls	See Marlin.
Round Rock*•† W'l'mson	R. R. Hyland.
Royse City* .... Rockwall	See Rockwall.
Runge*•† ..... Karnes	E. G. Gillett.
▲Rusk*•† ..... Cherokee	E. C. DICKINSON.
Saint Jo*•† ..... Montague	See Montague.
▲San Angelo*•†Tom Green	J. T. THOMSON.
▲San Antonio*•† ..... Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	FRANKLIN & COBBS. Attorneys San Antonio Nat. Bank and Lockwood Nat. Bank.
▲San Diego*•† ..... Duval	C. L. COYNER.
▲San Marcos*•† ..... Hays	W. G. Barber.
▲San Saba*•† ..... San Saba	BURLESON & MEEK.
Santa Anna*•† ... Coleman	See Coleman.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•† ..... Guadalupe	Neal & Sowell.
▲Seymour*•† ..... Baylor	Holman & Glasgow.
▲Sherman*•† ..... Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* ..... Irion	See San Angelo.
Shiner*•† ..... Lavaca	Leonard & Gray.
▲Silverton* ..... Briscoe	W. D. Fisher.
▲Sinton*•† ..... San Patricio	See Aransas Pass.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder* ..... Scurry	C. C. Johnson.
▲Sonora* ..... Sutton	S. G. Taylor.
▲Stanton*•† ..... Martin	See Big Springs.
▲Stephenville*•† .... Erath	J. S. Gilmer.
▲Sterling City* .... Sterling	W. F. Kellis.
Strawn*•† ..... Palo Pinto	See Mineral Wells.
▲Sulphur Springs*•†H'pk's	J. H. DINSMORE.
▲Sweet Water*•† .... Nolan	E. P. Woodruff.
▲Tascosa*•† ..... Oldham	See Amarillo.
Taylor*•† .... Williamson	JOHN W. PARKER.
Temple*•† ..... Bell	BANKS & COCHRAN.
Terrell*•† ..... Kaufman	M. C. Roberts.
Texarkana*•† ..... Bowie	TODD & GLASS.
▲Texline*•† ..... Dallam	See Clayton, N. M.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* ..... McMullen	Kuykendall & Dilworth.
Timpson*•† ..... Shelby	See Center.
▲Tulia* ..... Swisher	H. Burleson.
▲Tyler*•† ..... Smith	CAIN & KNOX.
▲Uvalde*•† ..... Uvalde	GARNER & LOVE.
Van Alstyne*•† .. Grayson	A. W. Walker.
Velasco*•† ..... Brazoria	Lewis R. Bryan.
▲Vernon*•† ..... Wilbarger	Basham & Hall.
▲Victoria*•† ..... Victoria	GLASS, CALLENDER & CARSNER.
▲Waco*•† ..... McLennan	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	M. C. H. PARK. Attorney for the State Central Bank.
" ..... "	SANFORD & LEE. Refer to G. C. & S. F. Ry. and any bank in Waco.
Waller*•† ..... Waller	See Hempstead.
▲Wa lsville* ..... Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† . Parker	J. M. RICHARDS.
Weimar*•† ..... Colorado	Ford, Thompson & Townsend.
▲Wellingt'n. Collingsworth	See Childress.
West*•† ..... McLennan	E. Bodell.
▲Wharton*•† ..... Wharton	G. G. KELLEY.
Whitesboro*•† ... Grayson	George H. Gliddings.
Whitewright*•† . Grayson	C. L. Jordan.
Whitney*•† ..... Hill	R. M. Elder.
Whitt* ..... Parker	See Weatherford.
▲Wichita Falls*•†. Wichita	FLOOD & HUGHES.
Wills Point*•†. Van Zandt	W. B. Wynne.
Winnsboro*•† ..... Wood	M. D. Carlock.
▲Woodville*•† ..... Tyler	J. A. Mooney.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† ..... Collin	See Plano.
Yoakum*•† ..... DeWitt	H. B. LEONARD.
Yorktown*•†..... DeWitt	See Cuero.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

UTAH.

Town and County.	Name.
American Fork*•† ..Utah	See Provo City.
▲Ashley ..... Uinta	See Salt Lake City.
▲Beaver*†..... Beaver	W. F. Knox.
▲Brigham*•†.....Boxelder	R. H. JONES.
▲Castledale*..... Emery	See Provo City.
▲Coalville*•†..... Summit	B. SNYDER.
Corinne*•†.....Boxelder	E. H. Snow.
Eureka*•† ..... Juab	Stott & Shive.
▲Farmington*•† .....Davis	Wilson & Wilcox.
▲Fillmore*•†..... Millard	J. A. Melville.
▲Heber*.....Wasatch	A. C. HATCH.
▲Junction .....Piute	See Beaver.
▲Kanab*† .....Kane	J. F. Brown.
Kaysville*†..... Davis	Thomas H. Phillips.
Lehi City*•† .....Utah	See Provo City.
▲Loa*..... Wayne	See Beaver.
▲Logan*•† .....Cache	KEELER & GOODWIN.
▲Manti*•†. .....Sanpete	WM. D. LIVINGSTON.
Mercur*•†..... Tooele	See Tooele.
▲Moab*..... Grand	L. L. Crapo.
▲Monticello.....San Juan	See Dolores, Colo.
▲Morgan*•†.....Morgan	Samuel Francis.
Mt. Pleasant*•†...Sanpete	Jacob Johnson.
▲Nephi*•† .....Juab	W. W. Armstrong.
▲Ogden*•† .....Weber	H. H. HENDERSON.
▲Panguitch*.....Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*†..... Iron	See Panguitch.
Payson*•† ..... Utah	See Provo City.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•†.....Utah	SAMUEL A. KING.
▲Randolph*.....Rich	See Logan.
▲Richfield*•† .....Sevier	C. W. COLLINS.
¶▲Salt Lake City*•†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•† .....Utah	D. C. Johnson.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•†.....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield*•† .. Franklin	H. F. Brigham.
Barnet*•†.....Caledonia	C. A. Horsford.
Barre*•† .....Washington	RICHARD A. HOAR.
Barton*•† .....Orleans	F. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere•.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	Jonn B. Peckett, Jr.
Braintree*† .....Orange	See Chelsea.
Brandon*•† .....Rutland	Ormsbee & Briggs.
Brattleboro*•† .Windham	Waterman & Martin.
Bristol*† .....Addison	W. W. Rider.
Burke•..... Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	POWELL & POWELL.
Cambridge*•†...Lamoille	See Hyde Park.
Canaan*•.....Essex	See Colebrook, N. H.
Castleton*•† .....Rutland	Bromley & Clark.
Cavendish*•† .... Windsor	See Ludlow.
Charleston*† .....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*• . Chittenden	See Burlington.
Concord..... Essex	See St. Johnsbury.
Craftsberry*• ..... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby*• ..... Orleans	J. G. Foster.
Derby Line*•†..... Orleans	See Newport.
East Burke*• .. Caledonia	C. T. A. Humphrey.
Fairfield*•† .....Franklin	Isaac N. Chase.
Eden*.....Lamoille	See Hyde Park.
Elmore•..... Lamoille	See Hyde Park.
EnosburgF'ls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fair Haven*•†.....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall..... Essex	See St. Johnsbury.
Hardwick*•†... Caledonia	B. E. Bullard.
Hartford*•† ..... Windsor	Samuel E. Pingree.
Highgate*• .....Franklin	C. G. Austin.
▲Hyde Park*•†.....Lamoille	F. H. McFARLAND.
Irasburg*• .....Orleans	W. D. Tyler.
Island Pond*•† .....Essex	Z. M. Manser.
Jamaica*•† .... Windham	See Brattleboro.
Jay• ..... Orleans	See North Troy.
Jericho*•†.... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell*• ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*• .....Essex	See St. Johnsbury.
Lyndon*•†.....Caledonia	See St. Johnsbury.
Lyndonville*•†. Caledonia	J. T. GLEASON.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	F. C. Archibald.
▲Middlebury*•† ...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ...Lamoille	Powers & Powers.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•†.....Orleans	CRANE & ALFRED.
N. Bennington*•†B'ngton	See Bennington.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero ...Grand Isle	See St. Albans.
North Pownal*Benn'gton	T. E. Brownell.
North Troy*.....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†. Washington	O. L. Hoyt.
Poultney*•† .....Rutland	T. C. Platt.
Proctor*•† .....Rutland	See Rutland.
Proctorsville*•† Windsor	See Ludlow.
Randolph*•† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† .. ..Franklin	POWELL & POWELL.
Rockingham•.. Windham	See Bellows Falls.
Roxbury*•†.. Washington	See Northfield.
Royalton*•† ..... Windsor	R. C. Dennison.
▲Rutland*•† ..... Rutland	JOEL C. BAKER.
South Royalton* Windsor	Tarbell & Whitham.
Springfield*•†... Windsor	Allbe & Flinn.
▲St. Albans*•†.... Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•† .....Lamoille	Geo. Wilkins.
Stratford*•† ..... Orange	See Chelsea.
Swanton*•† .....Franklin	Burt & Burt.
Troy*† .....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•† .....Addison	Frank L. Fish.
Waitsfield*• . Washington	See Montpelier.
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville*• .....Lamoille	See Hyde Park.
Wells River*•†.... Orange	Smith & Sloane.
Westfield*• .....Orleans	See North Troy.
West Randolph... Orange	See Randolph.
White River Jc*•†Wf'ds'r	Wm. Bachelder.
Whittingham*† Windham	See Wilmington.
Wilmington*•†. Windham	H. Mann, Jr.
Windsor*•†..... Windsor	Enright & Blanchard.
Winooski*•† .Chittenden	See Burlington.
Wolcott*•† ..... Lamoille	See Hyde Park.
▲Woodstock*•† .. Windsor	F. C. SOUTHGATE.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†. Washington	FULKERSON, PAGE & HART
▲Accomac* .....Accomac	J. H. Fletcher.
▲Alexandria*•† Alexandria	FRANK L. SMITH.
▲Amelia*•† .....Amelia	Southall & Farrar.
▲Amherst*•†..... Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*•† .....Nelson	Brown & Loving.
Ashland*•† .....Hanover	Stonewall J. Doswell.
Aylett*.....King William	Wm. R. Aylett.
Basic City*•† .....Augusta	See Staunton.
Beaver Dam*•†. .Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	L. B. Allen.
▲Berryville*•† .....Clarke	A. Moore, Jr.
Big Stone Gap*•†.... Wise	Ayers & Ayers.
Blacksburg*†. .Montgo'ry	W. Dunlap.
Blackstone*•†. .Nottoway	W. B. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*. Caroline	A. B. Chandler.
▲Boydton*•†. Mecklenburg	Finch & Faulkner.
Brentsville*P'nce William	See Manassas.
Bristol*† .... Washington	BAILEY, PRICE & BYARS.
Buchanan*•† ... Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buena Vista*•†Rockb'dge	WINBORNE & BATCHELOR.
Burkeville*•† ..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City . Charles City	D. G. Tyler.
▲Charlottesville*•†. Albe'le	MICAJAH WOODS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†..Pittsylvania	James Whitehead.
▲Chesterfield..Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'mac	See Accomac.
▲Christiansburg*†..Montg'y	PHLEGAR & JOHNSON.
Claremont*•†..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Clifton Forge*•†..Allegh'y	George K. Anderson.
▲Clintwood*..... Dickinson	C. Phipps.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn.....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†... Alleghany	R. L PARRISH.
Crewe*•†..... Nottoway	W. H. Maun.
▲Culpeper*•†..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*•†...Pittsylvania	JULIAN MEADE.
▲Denbigh.....Warwick	See Newport News.
▲Dinwiddie.....Dinwiddie	See Petersburg.
Dumfries...Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*•†.Shenandoah	See Woodstock.
▲Emporia*•†... Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	Moore & Keith.
▲Farmville*•†PrinceEdw'd	ASA D. WATKINS.
▲Fincastle*†..... Botetourt	E. V. Barley.
▲Floyd*..... Floyd	B. G. Howard.
Franklin*•†. Southampton	J. C. Parker.
Fredericksb'rg*•†Spotts'a	Thomas P. Wallace.
▲Front Royal*•†...Warren	O'Flaherty & Fulton.
▲Gate City*•†..... Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland.... Goochland	A. K. Leake.
Gordonsville*•†...Orange	Phillip Barbour.
Graham*•† ..... Tazewell	J. W. Hicks.
▲Grundy*..... Buchanan	Finney & Stinson.
Hague.... Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.
▲Harrisonburg*•† Ro'gh'm	CONRAD & CONRAD.
Hay M'ket*•†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	Tompkins & Tompkins.
▲Houston*•†..... Halifax	B. J. Leigh.
Independence*... Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*•†.... Charlotte	See Smithville.
▲King and Queen King and Queen	Pollard & Pollard.
▲KingGeorge*†King George	See Fredericksburg.
▲King William*K'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Bruns'ck	R. Turnbull.
▲Lebanon*.....Russell	H. A. Routh.
▲Leesburg*•†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†. Rockbridge	MOORE & MOORE.
▲Louisa*•†.....Louisa	R. L. Gordon, Jr.
▲Lovingston*.. ....Nelson	S. B. Whitehead.
▲Lunenburg.... Lunenburg	I. B. Bell.
▲Luray*•† ....Page	Walton & Bro.
Lynchburg*•†.. Campbell	CASKIE & COLEMAN.
▲Madison*.....Madison	Hay & Jeffries.
Manassas*•†Prince Wil'm	Sinclair & Lion.
Manchester*•† Chester'd	C. L. Page.
▲Marion*•†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*†... Lancaster	See Lancaster.
▲Monterey* ..... Highland	Charles P. Jones.
▲Montross..Westmoreland	R. J. Washington.
Mt.Jackson*•†Shenand'ah	L. Triplett, Jr.
Newbern*..... Pulaski	I. H. Larew.
▲New Castle*†.....Craig	P. V. Jones.
▲New Kent.....New Kent	M. H. Barnes.
NewMarket*†Shenandoah	C. W. Bennick.
Newport News*•†Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT.
▲Nottoway*•†... Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort* Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*•†..... Orange	James W. Morton.
▲Palmyra*.....Fluvanna	W. B. Pettit.
PamplinCity*•†Appom't'x	W. C. Franklin.
▲Pearisburg*..... Giles	Johnston, Williams & Johns on.
Pennington Gap*† ....Lee	E. W. Pennington.
Petersburg*•†. Dinwiddie	W. R. McKENNEY.
Pocahontas*•† ..Tazewell	W. W. French.
▲Portsmouth*•†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•†...Powhatan	T. M. Miller.
▲PrinceGeorge.P'nceG'rge	J. J. Cocke.
▲Princess Anne.Prin. Anne	W. J. Whitehurst.
▲Pulaski City*•†... Pulaski	J. C. WYSOR.
Radford*•†. Montgomery	See Christiansburg.
Richlands*•† ....Tazewell	H. C. Anderson.
¶▲Richmond*•†...Henrico	JAMES LEWIS ANDERSON. Refer to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Citizens Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rocky Mount*•†. Franklin	Dillard & Lee.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	S. T. Clement.
▲Salem*•†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†... Albemarle	Thomas S. Martin.
Smithfield*.Isle of Wight	R. H. Thomas
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania*Sp'ttsylv ia	A. B. Rawlings.
▲Stafford..... Stafford	C. B. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†. Shenandoah	Stickley & Stickley.
▲Stuart*•†..... Patrick	P. Boulding.
▲Suffolk*•†.....Nansemond	E. E. HOLLAND.
▲Surry*..... Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock* ....Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstalls*•† .....Newkent	R. T. Gregory.
Upperville*†.....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. Gaines.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†..Augusta	See Staunton.
W.Appomattox*Appo'tox	See Lynchburg.
West Point*•†.K.William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•† Ja'es C'y	D. G. Tyler.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*..... Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	WALKER & CALDWELL.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† .... Chehalis	Wm. O. McKinlay.
▲Asotin*.....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† .....Whatcom	A. E. MEAD.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	Millett & Harmon.
Chelan* .....Okanogan	See Waterville.
Cheney*•† .....Spokane	John I. Melville.
▲Colfax*•† .....Whitman	SULLIVAN, WINFREE & COMAN.
Colton*•† ..... Whitman	J. L. Flowers.
▲Colville*•†.....Stevens	J. B. Slater.
▲Conconully* ...Okanogan	A. K. Gregg.
▲Coupeville* .....Island	C. D. King.
▲Davenport*•† ....Lincoln	Jackson Brock.
▲Dayton*•† .....Columbia	HARDY E. HAMM.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
▲Everett*•† ....Snohomish	GEORGE E. BANKS.
Fairhaven*•†...Whatcom	See New Whatcom.
Farmington*•† .Whitman	Hutchinson Bros.
▲Friday Harbor*.San Juan	J. A. Gould.
Garfield*•†.....Whitman	J. T. Penn.
▲Goldendale* ....Klickitat	N. B. Brooks.
Hamilton*•† .....Skagit	I. E. Shrauger.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
▲Kalama*•†.....Cowlitz	A. H. Imus.
Kelso*•†.....Cowlitz	Van Name & Fish.
Kettle Falls*• ....Stevens	See Colville.
LaConner*†..... Skagit	M. P. Hurd.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•† .Snohomish	J. S. Sinclair.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Montesano*•†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†.....Skagit	E. C. MILLION.
▲New Whatcom*•†What'm	O. P. BROWN.
Northport*•†..... Stevens	Carey & Knoble.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ....Whitman	R. J. Neergaard.
¶▲Olympia*•†....Thurston	A. L. CAMPBELL.
Orting*•†.....Pierce	See Tacoma.
Palouse*•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	M. F. Gose.
▲Port Angeles*•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	Mathews & Hanna.
Puyallup*•† .....Pierce	J. P. Hartman, Jr.
▲Ritzville*•†.....Adams	HOLCOMB & RICHARDSON.
Rockford*•† .....Spokane	A. K. Clark.
Rosalia*•† .....Whitman	C. W. Bushnell.
▲Seattle*•†.....King	ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce and Puget Sound National Bank
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*•†.....Skagit	J. Henry Smith.
▲Shelton*•.....Mason	H. S. Tremper.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	Coleman & Hart.
▲South Bend*•†.....Pacific	MARION D. EGBERT.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	GRAVES, WOLF & GRAVES. Refer to Traders National, Exchange National, and Old National banks.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorneys for John W. Graham & Co., Spokane. Refer to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson..... Skamania	See Vancouver.
▲Tacoma*•†.....Pierce	ALBERT E. JOAB. Refers to London & San Francisco Bank and R. G. Dun & Co.
Tekoa*•†.....Whitman	E. H. Fox.
Uniontown*•†.. Whitman	See Colfax.
▲Vancouver*•†.....Clarke	G. W. STAPLETON.
Waitsburg*•† Walla Walla	See Walla Walla.
▲Walla Walla*•† W'la W'la	LESTER S. WILSON.
▲Waterville*..... Douglas	W. A. Reneau.
Wenatchee*•†.... Kittitas	See Ellensburgh.
Wilbur*•†.....Lincoln	E. A. Hesseltine.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	H. C. THURMOND.
Alderson*•†..... Monroe	James E. Mann.
▲Barboursville*•†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Benwood*•†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*•† Morgan	T. W. B. DUCKWALL.
▲Beverly*•.....Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	JOHNSTON & HALE.
Bramwell*•†..... Mercer	Rucker, Keller & Hamill.
▲Buckhannon*•†...Upshur	C. M. FLEMING.
Cairo*•†.....Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†.....Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	FLOURNOY, PRICE & SMITH. Attorneys for Kanawha National Bank and City of Charleston.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charles Town*•†Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†... Harrison	DAVIS & DAVIS.
▲Clay..... Clay	Henry B. Davenport.
Davis*•† ..... Tucker	A. M. Cunningham.
▲Elizabeth*..... Wirt	William Beard.
Elkhorn*•†.....McDowell	See Welch.
Elkins*•†..... Randolph	C. W. Dally.
▲Fairmont*•†..... Marion	A. B. Fleming.
▲Fayetteville*..... Fayette	C. W. Dillon.
▲Franklin* ..... Pendleton	A. J. Welton.
▲Glenville*..... Gilmer	Linn, Withers & Brannon.
Gormania*•..... Grant	See Petersburg.
▲Grafton*•†.....Taylor	WILL R. D. DENT.
▲Grantsville*..... Calhoun	Linn & Hamilton.
Guyandotte*•†..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	A. F. Norris.
Harper'sFerry*•† Jeff'son	See Charles Town.
▲Harrisville* ..... Ritchie	Davis & Woods.
Hendricks*•† .....Tucker	See Parsons.
▲Hinton*•† ..... Summers	J. H. MILLER.
Huntersville*. Pocahontas	See Marlinton.
▲Huntington*•†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Kenova*•† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*•†..... Mineral	W. C. CLAYTON.
Keystone*•†... McDowell	See Bluefield.
▲Kingwood*.....Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	John W. Harris.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison..... Boone	F. C. Lettwick.
Mannington*•†.... Marion	J. S. LEPAGE.
▲Marlinton..... Pocahontas	L. M. McClintic.
▲Martinsburg*•† .Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Engle & Riggle.
Montgomery*•†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*•†. Monongalia	LAZZELLE & STEWART.
▲Moundsv'lle*•†.. Marshall	Meigsten & Oldham.
▲New Cumberland*•†Han'k	J. R. Donehoo.
▲New Martinsville*•†W'tz'l	Hall & Hall.
▲Oceana*.....Wyoming	See Logan.
▲Parkersburg*•† .... Wood	MERRICK & SMITH.
▲Parsons*•..... Tucker	A. J. Valentine.
Pennsboro*•†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*•†..... Barbour	Dayton & Dayton.
Piedmont*•†..... Mineral	C. F. MOORE.
▲Point Pleasant*•†..Mason	J. S. Spencer.
▲Princeton*..... Mercer	A. W. Reynolds.
Pruntytown ..... Taylor	See Grafton.
Ravenswood*•†..Jackson	N. C. Prickett.
▲Ripley*•.....Jackson	J. A. WOODDELL.
▲Romney*•†.... Hampshire	CORNWELL & CORNWELL.
Ronceverte*•† Greenbrier	John W. Harris.
Shepherdstown*•† Jef's'n	G. M. Bettzhoover.
Sistersville*•† ..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*•..... Roane	WALTER PENDLETON.
St. Albans*•† ... Kanawha	See Charleston.
St. George*..... Tucker	See Parsons.
▲St. Marys*•†..... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	Alderson & Horan.
▲Sutton*•†..... Braxton	Dulin & Hall.
Terra Alta*•† .... Preston	See Kingwood.
Thomas*•†..... Tucker	See Parsons.
▲Union*.....Monroe	LOGAN & PATTON.
▲Wayne*•†..... Wayne	Chapman Adkins.
Webster*•..... Taylor	See Grafton.
▲Welch*•†.....McDowell	Rucker, Keller & Hamill.
▲Wellsburg*•†..... Brooke	JOHN C. PALMER, Sr.
▲Weston*•† .....Lewis	Lewis Bennett.
▲West Union*•† Doddridge	W. S. Stuart.
▲Wheeling*•†.....Ohio	JOHN B. WILSON.
▲Williamson*•† .....Mingo	Sheppard & Goodykoontz.
▲Winfield*.....Putnam	A. S. Alexander.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

WISCONSIN.

Town and County.	Name.
Albany*• † .....Green	H. N. Simons.
Algoma*.....Kewaunee	See Kewaunee.
▲Alma*• † .....Buffalo	Robert Lees.
Amery*• † .....Polk	W. T. Kennedy.
Amherst*• † .....Portage	See Stevens Point.
▲Antigo*• † .....Langlade	A. C. CONWAY.
▲Appleton*• † ...Outagamie	DOUGLAS F. WINNE.
Arcadia*• † ..Trempealeau	Gaveney & Cowie.
Arena*• † .....Iowa	W. H. Jones.
Argyle*• † .....Lafayette	See Darlington.
▲Ashland*• † .....Ashland	BROSSARD & COLIGNON.
Augusta*• † ....Eau Claire	E. M. Bradford.
Baldwin*• † .....St. Croix	Henry Andersen.
Bangor*• † .....LaCrosse	See LaCrosse.
▲Baraboo*• † .....Sauk	F. R. BENTLEY.
Barneveld*† .....Iowa	Jerome J. Jones.
▲Barron*• † .....Barron	C. C. Coe.
Bayfield*• † .....Bayfield	W. W. Downs.
Beaver Dam*• † ....Dodge	J. J. DICK.
Beloit*• † .....Rock	J. C. Rood.
Benton*• † .....LaFayette	C. C. Townsend.
Berlin*• † .....Green Lake	PERRY NISKERN.
Black Earth*• † .....Dane	See Madison.
▲Black Riv. Falls*• † Jack'n	G. M. PERRY.
Blanchardville*• † LaFay'e	E. T. Morrison.
Bloomer*• † .....Chippewa	John Ellsworth.
Bloomington* .....Grant	P. Bartley.
Boscobel*• † .....Grant	WILLIAM E. HOWE.
Brandon*• † ..Fond du Lac	David Whitton.
Brillion*• † .....Calumet	S. H. Barnard.
Brodhead*• † .....Green	Burr Sprague.
Burlington*• † .....Racine	E. E. MILLS.
Butternut*• † .....Ashland	Foster & Mars.
Cadott*• † .....Chippewa	F. E. Watson.
Cambria*• † .....Columbia	M. J. Rowland.
Cambridge* .....Dane	See Madison.
Cassville*• † .....Grant	D. W. Clark.
Cedarburg*• † ....Ozaukee	J. F. Trottman.
Centralia*• † .....Wood	J. W. COCHRAN.
▲Chilton*• † .....Calumet	J. E. McMullen.
▲Chippewa Falls*• † Chip'wa	D. BUCHANAN, JR.
Clinton*• † .....Rock	See Janesville.
Clintonville*• † ..Waupaca	Goldberg & Hoxie.
Columbus*• † ...Columbia	W. C. Leitsch.
▲Crandon* .....Forest	R. B. Bliss.
Cumberland*• † ....Barron	H. S. Comstock.
Darlen*• † .....Walworth	See Elkhorn.
▲Darlington*• † ..Lafayette	ORTON & OSBORN.
▲Dartford*• † ..Green Lake	J. C. McConnell.
Deerfield*• † .....Dane	See Madison.
Delavan*• † .....Walworth	D. B. Barnes.
De Pere*• † .....Brown	JOHN SMITH.
▲Dodgeville*• † .....Iowa	Jenks & Jones.
Dorchester*• † .....Clark	John H. Spengler.
▲Durand*• † .....Pepin	C. M. Hilliard.
▲Eagle River*• † .....Vilas	N. A. Colman.
East Troy*.....Walworth	See Whitewater.
▲Eau Claire*• † ..Eau Claire	V. W. JAMES.
Edgerton*• † .....Rock	J. P. Towne.
Edmund*• † .....Iowa	See Dodgeville.
▲Elkhorn*• † .....Walworth	J. B. WHEELER.
▲Ellsworth*• † .....Pierce	A. Combacker.
Elroy*• † .....Juneau	J. T. Dithmar.
Evansville*• † .....Rock	Richmond & Smith.
Fennimore*• † .....Grant	See Lancaster.
▲Florence*• † .....Florence	John O'Hara.
▲Fond duLac*• † Fond duL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*• † Jefferson	L. B. Caswell.
Ft. Howard*• † .....Brown	See Green Bay.
Fountain City*• † ..Buffalo	Martin Fugina.
Fox Lake*• † .....Dodge	F. Hamilton & Son.
▲Friendship* .....Adams	S. W. Pierce.
Galesville*• † Trempealeau	Freeman & Wadleigh.
Glenwood*• † .....St. Croix	See Hudson.
Glidden*• † .....Ashland	See Ashland.
▲Grand Rapids*• † .....Wood	GARDNER & GAYNOR.
▲Grantsburg*• † ....Burnett	S. F. Grover.
▲Green Bay*• † .....Brown	ELLIS & MERRILL.
Greenwood*• † .....Clark	D. V. Richardson.
Hammond*• † ....St. Croix	See Hudson.
Hartford*• † ..Washington	H W. Sawyer.
Hartland*• † ....Waukesha	H. W. Goodwin.
▲Hayward*• † .....Sawyer	J. F. Riordon.
Hillsboro* .....Vernon	R. C. Thompson.
Horicon*† .....Dodge	J. E. Sawyer.
Hortonville*• † Outagamie	See New London.
▲Hudson*• † .....St. Croix	BAKER & HELMS.
▲Hurley*• † .....Iron	A. L. Ruggles.
Independence*• † Tr'mp'l'u	Gaveney & Coevle.
Iola*• .....Waupaca	See Waupaca.
Iron River*• † ....Bayfield	Ernest Sauve.
▲Janesville*• † .....Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*• † .....Jefferson	R. B. KIRKLAND.
Johnson'sCreek*• † Jeff's'n	See Jefferson.
▲Juneau*• † .....Dodge	George W. Sloan.
Kaukauna*• † ..Outagamie	G. H. Dawson.
▲Kenosha*• † .....Kenosha	GERALD R. McDOWELL.
▲Kewaunee*• † ..Kewaunee	JOHN WATTAWA.
Kilbourn*• † ....Columbia	Thomas B. Coon.
▲La Crosse*• † ....La Crosse	FRUIT & GORDON.
Lake Geneva*• † Walworth	CHARLES S. FRENCH.
Lake Mills*• † ....Jefferson	Wm. H. Tasker.
▲Lancaster*• † .....Grant	H. BUCKNER.
Lodi*• † .....Columbia	S. H. Watson.
Loyal*• .....Clark	See Greenwood.
¶▲Madison*• † .....Dane	OLIN & BUTLER.
Malden Rock*• † ... Pierce	J. W. Hancock.
Manawa*• † .....Waupaca	See Waupaca.
▲Manitowoc*• † .Manitowoc	BAENSCH & CHLOUPEK.
▲Marinette*• † ...Marinette	QUINLAN & DAILY.
Marion*• † .....Waupaca	J. C. Hart.
Markesan*• † .Green Lake	A. McDonald.
Marshfield*• † .....Wood	E. M. DEMING.
▲Mauston*• † .....Juneau	Winsor & Gill.
Mayville*• † .....Dodge	Lamoreux & Husting.
Mazomanie*• † .....Dane	H. Powell.
▲Medford*• † .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. A. Johnson.
Menasha*• † ...Winnebago	J. C. KERWIN.
▲Menomonee*• † .....Dunn	ROBERT MACAULEY.
▲Merrill*• † .....Lincoln	CURTIS & REID.
Milton*• † ..... Rock	E. P. Clarke.
Milton Junction*• † ..Rock	Will H. Gates.
▲Milwaukee*• † .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any Bank or firm in Milwaukee.
" ..... "	HARING & FROST, New Insurance Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	MILLER, NOYES, MILLER & WAHL, 132 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co. N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTOM & VILAS. Attorneys for Wisconsin National Bank and The Edward P. Allis Co., and Pabst Brewing Co.
Mineral Point*• † ....Iowa	SPENSLEY & McILHON.
Minocqua*• † .....Vilas	See Rhinelander.
Mondovi*• † .....Buffalo	L. G. Gilman.
▲Monroe*• † .....Green	J. D. DUNWIDDIE.
▲Montello*• † ....Marquette	John Barry.
Montfort*• † .....Grant	P. T. Stevens.
Monticello*• † .....Green	See Brodhead.
Mount Horeb*• † ....Dane	See Madison.
Mukwonago*• † Waukesha	F. R. Smith.
Muscoda*• † .....Grant	J. M. Cubela.
Neenah*• † ....Winnebago	J. C. KERWIN.
▲Neillsville*• † ..... Clark	O'NEILL & MARSH.
New Glarus*• † ..... Green	T. C. Hefty.
New Lisbon*• † ....Juneau	J. J. Hughes.
New London*• † .Waupaca	F. C. Weed.
New Richmond*• † St.Cr'ix	Hawkins & Hughes.
No. La Crosse• † La Crosse	See La Crosse.
Oconomowoc*• † Wauk'ha	O. F. Jones.
▲Oconto*• † .....Oconto	MORROW & LYNCH.
Omro*• † ..... Winnebago	F. T. Tucker.
▲Osceola*• † ..... Polk	Charles H. Oakey.
▲Oshkosh*• † ... Winnebago	DAVIDSON & WILDE.
Palmyra*• † ....Jefferson	W. Bitcliffe.
Patch Grove*.....Grant	John Jones.
▲Phillips*• † .....Price	J. D. ROWLAND.
Plainfield*• † ... Waushara	W. N. Kelley.
Platteville*• † ..... Grant	Carter & Burns.
Plymouth*• † ..Sheboygan	M. C. MEAD.
▲Portage*• † .....Columbia	E. S. BAKER.
▲Port Washington*• † Ozauk	W. M. Foster.
Poynette*• † .... Columbia	See Portage.
▲Prairie du Chein*• † Crawf'd	Thomas & Fuller.
Prairie du Sac*• † .... Sauk	See Baraboo.
Prescott*• † .....Pierce	J. S. White.
Princeton*• † . Green Lake	F. E. Clark.
▲Racine*• † ..... Racine	PALMER & GITTINGS.
Randolph*• † .....Dodge	See Columbus.
Reedsburg*• † .....Sauk	G. Stevens.
Reeseville*• † .....Dodge	Davison & Venie.
Rewey*• † ..... Iowa	See Dodgeville.
▲Rhinelander*• † ... Oneida	PAUL BROWNE.
Rice Lake*• † ..... Barron	C. A. STARK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲RichlandCenter*†Richl'd	F. W. BURNHAM.
Ripon*•† ... Fond du Lac	John S. Rountree.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†.....Sauk	J. B. Quimby.
Seymour*•†....Outgamie	F. M. Wilcox.
Sharon*•†..... Walworth	See Lake Geneva.
▲Shawano*•†..... Shawano	H. G. Dreier.
Sheboygan*•†.Sheboygan	F. R. WILLIAMS.
SheboyganFalls*•† Sh'gan	J. H. James.
▲Shell Lake*•†..Washburn	L. H. Mead.
Shullsburg*•†.. Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	See Prairie du Chien.
South Milwaukee*•† Mil'e	See Milwaukee.
▲Sparta*•†.....Monroe	MORROW & MASTERS.
Spring Green*•†.....Sauk	See Baraboo.
Spring Valley*•†...Pierce	See Ellsworth.
▲St. Croix Falls*•†.....Polk	M. P. Jerdee.
▲Stevens Point*•†.Portage	OWEN & FROST.
Stoughton*•†. .....Dane	W. J. Lowry.
▲Sturgeon Bay•†..... Door	R. P. CODY.
Sun Prairie*•† ..... Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	W. E. PICKERING.
Thorp*•† .....Clark	George B. Parkhill.
Tomah*•†. .....Monroe	W. B. Naylor, Jr.
Tomahawk*•† .....Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.
Viola*•..... Richland	See Richland.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	J. H. Rider.
Watertown*•† . Jefferson	Hahn & Hahn.
▲Waukesha*•†..Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*..... .Waushara	John Clark.
▲West Bend*•†. Wash'gton	C. H. MILLER.
West Salem*•†. La Crosse	A. S. Daniels.
West Superior*•† Douglas	DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	H. A. Anderson.
Whitewater*•†. Walworth	JAMES G. KESTOL.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. S. Carter.

WYOMING.

Town and County.	Name.
▲Basin .....Bighorn	See Sheridan.
▲Buffalo*†.....Johnson	CHARLES H. BURRITT.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refer to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†.....Uintah	CLARK & BEARD.
▲Green River*•† Sw'twater	See Rock Springs.
▲Lander*†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	M. B. Camplin.
▲Rawlins*•†..... Carbon	CHATTERTON & FISHBACK.
Rock Springs*•†Sw'tw't'r	C. C. Hamlin.
▲Sheridan*•†.....Sheridan	J. G. HUNTER.
▲Sundance*.....Crook	Melvin Nichols.
Thermopolis .... Bighorn	See Sheridan.
Wheatland*•† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Town and County.	Name.
Ainsworth†.... Kootenay	See Nelson.
Balfour†.....Kootenay	See Nelson.
Chilliwack*†... Chilliwack	See New Westminster.
Ft. Steele†.....Kootenay	See Nelson.
Greenwood City*....Yale	See Rossland.
Kamloops*•†.....Yale	F. J. Fulton.
Kaslo*•† ..... Kootenay	See Nelson.
Nakusp•† ..... Kootenay	See Nelson.
Nanaimo*•†....Vancouver	W. A. MACDONALD.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	See Nelson.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay ..... Kootenay	See Nelson.
Revelstoke*•†. Kootenay	See Nelson.
Robson•† ..... Kootenay	See Nelson.
Rossland*•†.... Kootenay	DALY & HAMILTON.
Salmo•..... Kootenay	See Nelson.
Sandon•† ..... Kootenay	See Nelson.
Slocan City.....Kootenay	See Nelson.
Trail•.....Kootenay	See Nelson.
Vancouver*•† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
Vernon*•†.....Yale	W. MAURICE COCHRAN.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir•..... Kootenay	See Nelson.

MANITOBA.

Town and County.	Name.
Birtle*•†..... Shoal Lake	C. J. Mickle.
Boissevain*•† Tu'eM'nt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† ..... Dufferin	F. A. Brown.
Cypress River*•† Marqu'e	See Winnipeg.
Dauphin•† .... Marquette	See Winnipeg.
Deloraine*•†Turtle Mou'n	J. A. Mather.
Emerson*•† ..Manchester	See Winnipeg.
Gladstone*•† Westbourne	George Claxton.
Glenboro*•†.....Norfolk	See Winnipeg.
Gretna*•†.....Manchester	See Winnipeg.
Hamiota•† .... Marquette	See Winnipeg.
Hartney*•† .....Selkirk	G. St. J. Hallen.
Holland*•† .....Norfolk	See Winnipeg.
Killarney*•†	See Winnipeg.
Manitou*•† ..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Miami*•† .....Selkirk	See Winnipeg.
Minnedosa*•† .Minnedosa	Alex. Stewart.
Morden*•† .....Dufferin	See Carman.
Neepawa*•†Beau'l Plains	Hoeden & Howden.
Oak Lake*•† .....Selkirk	See Hartney.
Pilot Mound*•†Rock Lake	See Winnipeg.
Portage la Prairie*•†P.laP	W. J. COOPER.
Rapid City*•† .Minnedosa	Carss & Nelles.
Selkirk*†..... Lisgar	See Winnipeg.
Souris*•†.....Brandon	See Brandon.
Stonewall*•† ..Rockwood	See Winnipeg.
St. Pierre.....Selkirk	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†.....Dennis	Goulton & Singer.
Wawanesa•†.....Brandon	See Brandon.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† .....Selkirk	MACDONALD, TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

Town and County.	Name.
St. Pierre	A. Behaghel.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

NEW BRUNSWICK.

Town and County.	Name.
Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*●†..Rest'che	See St. John.
Chatham*●† .Northumb d	Warren C. Winslow.
Dorchester*●† Westmor'd	M. G. Teed.
Edmundston*●†..Victoria	John G Stevens.
Fredericton*●†.....York	JAMES W. McCREADY.
Hartland*●†.....Carleton	See Woodstock.
Hillsboro*●† .....Albert	See Moncton.
Kingston*† .....Kent	See St. John.
Moncton*●† .Westmorel'd	S. W. PALMER.
New Castle*●† .N'thuml'd	A. A. Davidson.
Sackville*●†.Westmorel'd	A. B. Copp.
Shediac*●† Westmoreland	See Sackville.
St. Andrews*●† .Charlotte	F. H. Grimmer.
St. John*●†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*●†..Charlotte	J. G. Stevens, Jr.
Sussex●† .....Kings	White, Allison & King.
Woodstock*●†...Carleton	J. Norman W. Winslow.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*●† ..Alberta Dist.	P. McCARTHY.
Edmonton*●†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*●† ....Assiniboia	W. Peel.
Indian Head*●† Assiniboia	See Calgary.
Lethbridge*●† Alb'taDist.	Conybeare & Galliher.
McLeod*●† ..... Alberta	Haultain & Mackenzie.
Moose Jaw*● Assini'ia D.	J. G. Gordon.
Moosemin*●†.Assini'ia D.	F. F. Forbes.
PrinceAlbert*† .Sas'h'n D.	H. W. Newlands.
Qu Appelle*Assiniboia D	A. D. Dickson.
Regina*●†Assiniboia Dist.	HAMILTON & JONES.
So.Edmonton* ...Alberta	See Calgary.
Whitewood*●† Assiniboia	R. H. Wyssman.
Yorkton●†.....Assiniboia	See Regina.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*●†..Cumberland	TOWNSEND & ROGERS.
Annapolis Royal*●† A'p'is	I. J. Ritchie.
Antigonish*●† Antigonish	C. F. McIsaac.
Barrington*†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Berwick*●†.....Kings	See Kentville.
Bridgetown*●†.Annapolis	T. D. Ruggles & Sons.
Bridgewater*●†.Lunenb'g	H. T. Ross.
Canning*●† .....Kings	See Kentville.
Canso*†.....Guysboro	See Antigonish.
Dartmouth*●†.... Halifax	B. A. Weston.
Digby*●†.....Digby	Frank Jones.
Glace Bay...Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*●† .....Halifax	ALFRED WHITMAN.
" ..... "	BORDON, RITCHIE & CHISHOLM.
Kentville*●† ..... Kings	W. E. Roscoe.
Liverpool*† .....Queens	John George Pyke.
Lockport*†.... Shelburne	E. M. Bill.
Londonderry●†Colchester	See Truro.
Lunenburg*●† Lunenburg	Charles W. Lane.
Maitland*†.....Hants	G. W. Corbett.
Middleton*●†...Annapolis	W. G. Parsons.
New Glasgow*●†.. Pictou	Fraser, Jennison & Graham.
North Sydney*●†C.Breton	Murray & MacKenzie.
Oxford*●† ..Cumberland	See Amherst.
Parrsboro*●† Cumberland	See Amherst.
Pictou*●† .....Pictou	E. M. MACDONALD.
PortHawkesb'y*Invern'ss	George O. Forsyth.
Port Hood*† ...Inverness	Samuel Macdonald.
Shelburne*†....Shelburne	N. W. White.
Sherbrooke*†.. Guysboro	W. D. R. Cameron.
Shubenacadie*●† ....Hants	See Windsor.
Springhill●..Cumberland	See Amherst.
Stellarton*●†.....Pictou	See Pictou.
Sydney*●† ...Cape Breton	Chisholm & Crowe.
Truro*●†.....Colchester	Hugh MacKenzie.
Westville*●† ..... Pictou	See Pictou.
Weymouth*●† .....Digby	J. A. Grierson.
Windsor*●† .....Hants	JOHN W. OUSELY.
Wolfville*●†.....Kings	E. Sidney Crawley.
Yarmouth*●† ..Yarmouth	GEORGE BINGAY.

ONTARIO.

Town and County.	Name.
Acton*●† ... .Halton	See Georgetown.
Alexandria*●† .Glengarry	A. L. Smith.
Allston*●† ..... Simcoe	McCarthy & Duncan.
Almonte*●† ..... Lanark	Greig & Jamieson.
Alvinston*●† ... Lambton	Hannah & Burnham.
Amherstburg*●†....Essex	D. R. Davis.
Arkona*† .....Lambton	See Alvinston.
Arnprior*●†.....Renfrew	Dulmage & Burwash.
Arthur*●†.....Wellington	M. M. McMartin.
Athens*●†.....Leeds	W. A. Lewis.
Aurora*●† ..... York	T. H. Lennox.
Aylmer●† ..... Elgin	Miller & Backhouse.
Ayr*●† .....Waterloo	See Galt.
Barrie*●†.....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beaverton*●†.....Ontario	T. Earnest Godson.
Becton*●† ..... Simcoe	See Allston.
Belleville*●†.....Hastings	F. E. O'FLYNN.
Berlin*●†.....Waterloo	A. Miller.
Blenheim*●† ..... Kent	R. H. Thompson.
Blyth*●† ..... Huron	A. S. Dickson.
Bothwell*●†..... Kent	George L. Taylor.
Bowmanville*●† .Durham	J. Keith Galbraith.
Bracebridge*●†..Muskoka	Thomas Johnson.
Bradford*●†.....Simcoe	Mark Scanlon.
Brampton*●† .....Peel	R. H. Pringle.
Brantford*●† .....Brant	BAIRD & HENDERSON.
Brigden*●† .....Lambton	See Sarnia.
Brighton*●†.No'umberl'd	W. H. Harris.
Brockville*●† ..... Leeds	BROWN & FRASER.
Brussels*●† .....Huron	G. F. Blair.
Burlington*●† .... Halton	E. H. Cleaver.
Campbellford*●† N'thu'l'd	D. J. Lynch.
Cannington*●† ...Ontario	A. J. Sinclair.
Carleton Place*●† Lanark	C. McIntosh.
Cayuga*●†.....Haldimand	Colter & Goodman.
Chatham*●† .....Kent	WILSON, KERR & PIKE.
Catsworth*●† .....Grey	See Owen Sound.
Chesley*●† ..... Bruce	C. J. Mickle.
Chippawa*●† .... Welland	See Niagara Falls.
Clarksburg*●† ..... Grey	See Thornburg.
Clifford*●†.... Wellington	See Harriston.
Clinton*●†.....Huron	W. Braydon.
Cobourg*●†N'th'umberl'd	FRANK M. FIELD.
Colborne*●† N'thumberl'd	W. L. Payne.
Collingwood*●†... Simcoe	HY. ROBERTSON.
Comber*●† ..... Essex	See Essex.
Cornwall*●†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*●†..... Simcoe	See Barrie.
Dashwood..... Huron	R. H. Collins.
Deseronto*●† ... Hastings	See Belleville.
Drayton*●†... Wellington	A. S. Lown.
Dresden*●†..... Kent	J. W. Sharpe.
Dundalk*●†..... Grey	James Lamon.
Dundas*●† ... Wentworth	T. H. A. BEGUE.
Dunnville*●†.. Haldimand	W. D. Swayze.
Durham*●†..... Grey	J. P. Telford.
Dutton*●† ..... Elgin	See Aylmer.
Elmira*●† ..... Waterloo	R. V. Clement.
Elmvale*●† ..... Simcoe	Stewart & Boys.
Elora*●†..... Wellington	See Arthur.
Embro*†..... Oxford	See Woodstock.
Essex*●†..... Essex	E. A. Wisner.
Exeter*●†..... Huron	Elliott & Elliott.
Fenelon Falls*●† Victoria	McLaughlin & McDearmid.
Fergus*●†.....Wellington	Monro & Fosken.
Flesherton*.....Grey	Lucas & Wright.
Florence*●† .... Lambton	See Sarnia.
Forest*●†..... Lambton	Wm. J. Porte.
Fort William*● Thunder Bay Dist.	See Port Arthur.
Galt*●† ..... Waterloo	TURNBULL & BARRIE.
Gananoque*†. ..... Leeds	W. B. Carroll.
Georgetown*●† ....Halton	Mathieson & McLeod.
Glencoe*●†.....Middlesex	Stuart, Stuart & Ross.
Goderich*●†..... Huron	CAMERON, HOLT & HOLMES.
Grand Valley*●† Dufferin	See Shelburne.
Gravenhurst*●† Muskoka	B. H. Ardagh.
Grimsby*●† ..... Lincoln	G. W. Meyer.
Guelph*●†.....Wellington	A. H. M'DONALD.
Hagersville*●† Haldimand	S. Lindsey.
Hamilton*●†..Wentworth	F. MacKELCAN, Q. C.
Hanover*●† ..... Bruce	See Owen Sound.
Harriston*●†..Wellington	A. G. Campbell.
Harrow*●†..... Essex	See Essex.
Hastings*●† N'thumberl'd	See Peterboro.
Hawkesbury*●†..Prescott	O'BRIAN & HALL.
Hensall*●†.....Huron	See Seaforth.
Hespeler*●† .... Waterloo	See Galt.
Highgate*●†..... Kent	J. Gillis.
Huntsville*●†.... Muskoka	See Bracebridge.
Ingersoll*●† .....Oxford	HEGLER & HEGLER.
Iroquois*●†..... Dundas	J. G. Harkness.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Keewatin*•† ... R'ny R., D.	H. A. Langford.
Kemptville*•† .. Grenville	T. K. Allen.
Kincardine*•† ..... Bruce	James McPherson.
Kingston*•†... Frontenac	SMYTHE & LYON.
Kingsville*•† ..... Essex	W. A. Smith.
Lakefield*•†... Peterboro	See Norwood.
Leamington*•† .... Essex	Hanna & Cowan.
Lindsay*•† ..... Victoria	T. STEWART.
Listowel*•† ..... Perth	J. L. Darling.
London*•†..... Middlesex	GIBBONS, MULKERN & HARPER.
Lucan*•† ..... Middlesex	Wm. McDiarmid.
Lucknow*•†..... Bruce	P. V. Malcomson.
Lynden*•† .... Wentworth	See Brankford.
Madoc*•†..... Hastings	Wm. Cross.
Markdale*•† ..... Grey	P. McCullough.
Markham*•†..... York	Lawrence & Ormiston.
Marmora* ..... Hastings	See Belleville.
Mattawa*•† .... Nipissing	See North Bay.
Meaford*•† ..... Grey	Corley & Hayward.
Merrickville*•†Grenenville	A. E. Baker.
Midland*•†..... Simcoe	John Roe.
Mildmay*•†..... Bruce	See Kincardine.
Millbrook*•† .... Durham	R. Ruddy.
Milton•† ..... Halton	J. W. Elliott.
Milverton*•†..... Perth	See Listowel.
Mitchell*•†..... Perth	Dent & Thompson.
Morrisburg*•† .... Dundas	F. Tyrrell.
Mount Forest*•†. Wel'ton	R. O. Kilgour.
Napance*•† ..... Lennox	WILSON & WILSON.
Newcastle*•†.... Durham	Charles Wright.
New Hamburg*†. W't'rl'o	William Millar.
New Market*•†..... York	Robt. Moore.
Niagara Falls*•†. Welland	FRASER & WOODRUFF.
North Bay*•†.... Nipissing	BROWNING & LEASK.
Norwich*•†..... Oxford	See Woodstock.
Norwood*•†....Peterboro	W. A. F. Campbell.
Oakville*•†..... Halton	See Toronto.
Oil Springs*•†...Lambton	Dawson & Greenizen.
Orangeville*•† .. Dufferin	W. L. Walsh.
Orillia*•†..... Simcoe	S. S. Robinson.
Orono*†..... Durham	See Bowmanville.
Oshawa*†..... Ontario	C. A. JONES.
Ottawa*•†..... Carleton	BISHOP & SMITH.
Otterville*•†..... Oxford	See Woodstock.
Owen Sound*•†.....Grey	Kilbourn & Kilbourn.
Paisley*•†..... Bruce	Hector Cowan.
Palmerston*•† Wellington	See Lucan.
Paris*†..... Brant	C. M. Foley.
Parkdale*•†..... York	Douglas & Murray.
Parkhill*•† ..... Middlesex	E Goodman.
Parry Sound*•†McDoug'll	Pirie & Stone.
Pembroke*•†....Renfrew	J. H. Burritt.
Penetanguishene*†Simc'e	Thompson & Hewson.
Perth*•†.....Lanark	F. A. Hall.
Peterboro*•†....Peterboro	HALL & HAYES.
Petrolia*•† .....Lambton	Moncruff & Gansby.
Pickering*•†.....Ontario	See Oshawa.
Picton*•†. Prince Edward	P. C. McNee.
Pt.Arthur*•† Th'rBayDis.	A. S. Wink.
Port Colborne*•† Welland	Harcourt & Cowper.
Port Elgin*•†.....Bruce	Wm. Burgess.
Port Hope*•† .....Durham	CHISHOLM & CHISHOLM.
Port Perry*•† .....Ontario	H. L. Ebbels.
Port Rowen*•†....Norfolk	See Simcoe.
Prescott*•† .....Grenville	F. J. French.
Preston*•† ..... Waterloo	C. R. Hanning.
RatPortage*•†RainyR.Dis	Boyce & Bearsto.
Renfrew*•†.....Renfrew	James Craig.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*•† .....Kent	Ridley & Gundy.
Ripley*•† .....Bruce	See Kincardine.
Rodney*•†.....Elgin	H. Falconer Jell.
Sarnia*•† .....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*•† Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*•†..... Huron	J. McBeat.
Shelburne*•†.....Dufferin	G. M. Vance.
Simcoe*•† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*•†...Lanark	Lavell & Farrell.
Stayner*•†..... ...Simcoe	W. W. Campbell.
St. Catharines*•† .Lincoln	COLLIER & YALE.
St. George*•† .....Brant	See Paris.
Stirling*•† .....Hastings	See Belleville.
St. Marys*•† .....Perth	E. W. Harding.
Stouffville*•†.....York	C. RUSSELL FITCH.
Stratford*•† .....Perth	IDINGTON & ROBERTSON.
Strathroy*•† ....Middlesex	J. Folinsbee.
St. Thomas*† .....Elgin	MACDOUGALL & ROBERTSON.
Sudbury* .....Nipissing	See North Bay.
Sunderland*•†....Ontario	See Oshawa.
Tara*•† .....Bruce	C. E. Start.
Teeswater*•† .....Bruce	J. J. Stephens.
Thamesville*•† .....Kent	See Ridgetown.
Thedford*•† .... Lambton	See Sarnia.
Thornbury*•†.....Grey	Wilson & Dyre.
Thorold*•†.....Welland	COLLIER & BURSON.
Tilbury Centre* .....Kent	N. Mills.
Tilsonburg*•†.....Oxford	J. CARRUTHERS.
Toronto*•† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction•†. York	See Toronto.
Tottenham*•†.....Simcoe	See Barrie.
Trenton*•† .....Hastings	A. Forbes.
Tweed*•† .....Hastings	See Belleville.
Unionville*•†.....York	See Toronto.
Uxbridge*•†.....Ontario	Paterson & Sharpe.
Vankleek Hill*•† Prescott	F. W. Thistlewaite.
Walkerton*•† ..... Bruce	H. P. O'Connor.
Walkerville*•†.....Essex	See Essex.
Wallaceburg*•† .....Kent	John S. Fraser.
Waterford*•† ...Norfolk	See Hagersville.
Waterloo*•† .... Waterloo	See Berlin.
Watford*•†.....Lambton	Alexander Saunders.
Welland*•†.....Welland	Raymond & Cohoe.
Westport*•† .....Leeds	See Brockville.
Whitby*•† .....Ontario	David Ormiston.
Wiarton*•† .....Bruce	Jacob & Gordon.
Winchester*•† ....Dundas	S. S. Reveler.
Windsor*•†.....Essex	CLEARY & SUTHERLAND.
Wingham*•†..... .Huron	J. A. Morton.
Woodbridge*•†.....York	See Toronto.
Woodstock*•† ....Oxford	FINKLE & MULLEN.
Woodville*•† ....Victoria	See Lindsay.
Wyoming*•† ....Lambton	See Watford.
Zurich*•† .....Huron	See Clinton.

PRINCE EDWARD ISLAND.

Charlottetown*•† Queens	M. & D. C. McLeod.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*•†.... Prince	McDonald & Martin.

QUEBEC.

Beauharnois*•† Beauh'ois	Seers & Laurendeau.
Bedford*•†.... Missisquoi	See Cowansville.
Berthier en Haut*•Berth'r	V. Allard.
Buckingham*•†...Ottawa	F. A. Baudry.
Chambly*•†..... Chambly	See Montreal.
Chicoutimi*•† Chicoutimi	L. G. Belley.
Coaticook*•†... Stanstead	G. H. St. Pierre.
Cookshire*•†... Compton	See Sherbrooke.
Cowansville*•† Missisquoi	Baker & Giroux.
Danville*•† .....Richmond	See Richmond.
Farnham*•† ...Missisquoi	See Cowansville.
Fraserville†.....Temita	S. C. RIOU.
Granby*•†..... Shefford	See Waterloo.
Hochelaga*†.. Hochelaga	See Montreal.
Hull*•† ..... Ottawa	J. M. McDOUGALL.
Huntingdon*•† .Hunt'don	See Beauharnois.
Iberville*†.....Iberville	See St. Johns.
Joliette*•†.....Joliette	J. A. Renaud.
Lake Megantic† Compton	J. A. Thibodeau.
L'Assomption*†L'As'pt'n	J. E. Faribault.
Lachine*•†. Jacq'sCartier	See Montreal.
Lachute*•†.... Argenteuil	See St. Jerome.
L'Epiphanie*•† L'Ass'pt'n	See Laurentides.
La Prairie*•†...La Prairie	See Montreal.
Laurentides*†Assumption	R. T. Beaudoin.
Levis*•†..... Levis	Belleau, Stafford & Belleau.
Longueuil*•†.....Ch'mbly	See Montreal.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Louiseville*•† Maskino'ge	A. L. Desauliniers.
Magog*•† ..... Stanstead	See Stanstead.
Marleville*•†.... Rouville	H. G. Paulin.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques-Carter Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Nicolet*•† ..... Nicolet	See Three Rivers.
Papineauville•†... Ottawa	See Hull.
Plessisville†..... Megantic	LAURIER & LAVERGUE.
Pt.St.Charles*•† Hoch'aga	See Montreal.
Quebec*•†.....Quebec	REDARD & DECHENE, 23 St. Louis Street.
Richmond*†... Richmond	Henry Aylmer.
Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†...Chicoutimi	See Chicoutimi.
Sherbrooke*•† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*•†..... Richelieu	Wurtele & La Croix.
Stanbridge† E. Missisquoi	Z. V. Cornell.
Stanstead*•†....Stanstead	M. F. Hackett.
St. Cesaire*•†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
Ste. Marie*..... Quebec	See Three Rivers.
Ste. ThereseDeBl'iny'le*•† Terrebonne	See Montreal.
St. Francois*•†DeLaBe'ce	See Montreal.
St. Francois-du-Lac Yamaska	See Nicolet.
St. Henri*•†... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE, ST. JACQUES & FONTAINE.
St.JeanBaptisteHochel'ga	See Montreal.
St. Jerome*•† Terrebonne	C. J. de Martigny.
St. Johns*•†.... St. Johns	Paradis & Chasse.
St. Johns Suburb*Quebec	See Quebec.
St.Laurent†Jacq's Cartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	A. Cariveau.
Three Rivers*•†St.Mau'ce	P. N. Martel.
Valleyfield*•† Beauharn's	See Beauharnois.
Victoriaville.* Athabaska	Crepeau & Crepeau.
Waterloo*•†..... Shefford	Charles J. Nutting.
Westmount†...Hochelaga	See Montreal.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.